



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [PNC FINANCIAL SERVICES GROUP, INC., THE](#)

**City/State** [PITTSBURGH, PA](#)

## Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [541,012,603](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PNC FINANCIAL SERVICES GROUP, INC., THE](#)

[300 FIFTH AVENUE](#)

[PITTSBURGH, PA 15222](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	552,316,857			483,968,577			521,099,398			446,133,445			399,437,359		
Net income (\$000) .....	2,888,882			2,907,021			5,673,214			7,517,888			5,368,865		
Number of BHCs in peer group .....	132			131			130			128			125		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.14	2.67	14	2.05	2.65	16	2.06	2.60	17	2.25	2.77	17	2.52	3.01	24
+ Non-interest income .....	1.43	0.96	77	1.62	1.11	76	1.63	1.04	80	1.49	1.21	69	1.96	1.32	80
- Overhead expense .....	2.32	2.17	66	2.32	2.24	59	2.50	2.17	77	2.33	2.57	42	2.65	2.69	55
- Provision for credit losses .....	-0.06	0.09	9	-0.10	-0.15	51	-0.15	-0.09	35	0.69	0.51	79	0.19	0.15	67
+ Securities gains (losses) .....	0	0	13	0.01	0.01	78	0.01	0.01	77	0.07	0.02	86	0.01	0.01	73
+ Other tax equivalent adjustments .....	0	0	5	0	0	6	0	0	10	0	0	6	0	0	8
= Pretax net operating income (tax equivalent) .....	1.31	1.40	43	1.46	1.79	25	1.36	1.66	27	0.79	1.04	29	1.65	1.56	57
Net operating income .....	1.05	1.06	48	1.20	1.36	36	1.09	1.26	32	0.66	0.81	29	1.34	1.19	68
Net income .....	1.05	1.06	48	1.20	1.35	37	1.09	1.26	32	1.69	0.82	96	1.34	1.19	68
Net income (Subchapter S adjusted) .....															
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.52	3.12	12	2.38	3.14	14	2.38	3.06	14	2.84	3.55	14	3.97	4.41	20
Interest expense .....	0.14	0.24	27	0.12	0.27	16	0.10	0.25	17	0.34	0.52	26	1.09	1.08	58
Net interest income (tax equivalent) .....	2.39	2.88	15	2.26	2.85	17	2.27	2.80	18	2.50	3.01	20	2.88	3.33	25
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.15	0.08	74	0.36	0.13	89	0.24	0.11	86	0.33	0.27	68	0.27	0.21	69
Earnings coverage of net loan and lease losses (X) .....	15.36	-9.51	43	7.12	4.52	27	9.29	39.72	25	7.71	22.91	35	11.25	24.40	44
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.44	1.17	78	1.94	1.39	84	1.69	1.23	84	2.22	1.58	82	1.14	0.83	82
Allowance for loan and lease losses / Total loans and leases .....	1.43	1.15	78	1.93	1.37	84	1.67	1.20	85	2.20	1.55	85	1.14	0.81	82
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.90	0.41	91	1.23	0.63	90	1.15	0.49	91	1.21	0.71	87	0.79	0.57	76
30-89 days past due loans and leases / Total loans and leases .....	0.34	0.32	64	0.26	0.27	62	0.48	0.32	75	0.35	0.39	55	0.44	0.43	61
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-2.44	3.09	27	-11.02	-1.82	24	-13.64	-2.33	18	-14.85	3.20	6	10.85	14.45	36
Net short-term noncore funding dependence .....	-8.38	-1.79	19	-16.51	-8.21	18	-18.22	-7.71	18	-22.06	-4.76	11	1.53	3.38	34
Net loans and leases / Total assets .....	56.85	61.60	34	52.49	59.81	21	51.28	58.67	27	51.02	61.58	18	58.04	63.77	24
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.43	9.08	29	8.73	9.11	41	8.22	8.98	29	9.52	9.13	67	9.13	9.76	38
Holding company equity capital / Total assets .....	8.81	10.04	28	9.85	10.88	35	9.99	10.71	38	11.57	11.16	58	12.02	12.43	45
Total equity capital (including minority interest) / Total assets .....	8.81	10.14	27	9.86	11.01	33	10	10.82	37	11.58	11.29	57	12.02	12.57	43
Common equity tier 1 capital / Total risk-weighted assets .....	9.56	11.90	12	10.15	12.69	11	10.31	12.42	21	12.16	12.38	53	9.53	12.17	9
Net loans and leases / Equity capital (X) .....	6.45	6.22	54	5.33	5.51	46	5.13	5.53	43	4.41	5.58	26	4.83	5.21	44
Cash dividends / Net income .....	44.08	34	71	37.49	25.30	78	40.34	28.27	74	29.38	42.30	36	39.70	33.12	61
Cash dividends / Net income (Subchapter S adjusted) .....															
<b>Growth Rates</b>															
Assets .....	-2.48	7.91	12	20.86	9.29	84	19.36	10.50	83	13.77	16.68	45	7.33	9.26	55
Equity capital .....	-12.77	-0.29	20	3.22	9.31	21	3.12	7.46	35	9.52	6.99	68	3.32	10.49	26
Net loans and leases .....	5.61	11.87	36	14.76	0.79	87	19.98	3.36	87	-0.01	9.07	17	6.08	9.10	53
Noncore funding .....	-25.62	10.50	14	-24.83	-23.76	50	-27.21	-14.79	31	-32.48	-12.18	27	15.54	6.59	70
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	1.05	0.43	83	2.77	0.48	88	1.80	0.57	83	0.94	0.77	79	3.56	1.02	81
Long-term debt / Equity capital .....	20.45	11.61	78	17.60	11.05	78	18.21	10.95	78	18.28	13.56	75	15.98	13.04	70
Equity investment in subsidiaries / Equity capital .....	99.25	103.92	27	107.84	103.07	76	99.27	103.22	29	88.83	102.81	3	102.83	103.22	53
Cash from ops + noncash items + op expense / Op expense + dividends .....	160.54	116.54	68	147.43	130.64	62	156.27	154.48	58	558.09	147.24	98	179.58	190.27	52

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	4,712,631	4,061,153	8,821,249	8,710,809	10,295,050	16.04	22.13
Income from lease financing receivables.....	112,447	120,325	238,188	260,490	276,985	-6.55	-7.24
Fully taxable income on loans and leases.....	4,685,810	4,099,256	8,849,443	8,780,734	10,285,043	14.31	21.91
Tax-exempt income on loans and leases.....	139,268	82,222	209,994	190,565	286,992	69.38	2.28
Estimated tax benefit on income on loans and leases.....	37,337	21,850	53,818	50,768	77,003	70.88	-49.77
Income on loans and leases (tax equivalent).....	4,862,415	4,203,328	9,113,255	9,022,067	10,649,038	15.68	19.94
Investment interest income (tax equivalent).....	1,184,222	901,128	1,854,756	2,064,992	2,451,238	31.42	16.03
Interest on balances due from depository institutions.....	106,928	42,536	102,697	99,921	352,877	151.38	-0.22
Interest income on other earning assets.....	87,906	70,043	137,317	194,381	411,773	25.50	-25.72
Total interest income (tax equivalent).....	6,241,471	5,217,035	11,208,025	11,381,361	13,864,926	19.64	17.76
Interest on time deposits of \$250K or more .....	1,170	3,575	2,999	31,933	60,694	-67.27	-88.90
Interest on time deposits < \$250K.....	8,357	18,878	28,814	111,990	188,482	-55.73	-82.25
Interest on foreign office deposits .....	345	1,190	2,018	19,704	78,880	-71.01	-88.93
Interest on other deposits .....	104,474	46,768	91,873	478,621	1,658,089	123.39	-48.39
Interest on other borrowings and trading liabilities.....	168,965	143,359	276,820	610,351	1,604,054	17.86	-56.95
Interest on subordinated debt and mandatory convertible securities .....	56,439	42,081	84,007	108,528	207,093	34.12	-53.23
Total interest expense.....	339,750	255,851	486,531	1,361,127	3,797,292	32.79	-56.24
Net interest income (tax equivalent).....	5,901,721	4,961,184	10,721,494	10,020,234	10,067,634	18.96	30.45
Non-interest income.....	3,960,562	3,924,030	8,501,943	6,646,449	7,817,138	0.93	12.85
Adjusted operating income (tax equivalent) .....	9,862,283	8,885,214	19,223,437	16,666,683	17,884,772	11.00	22.76
Overhead expense.....	6,418,296	5,623,661	13,003,765	10,380,118	10,601,448	14.13	31.62
Provision for credit losses.....	-171,609	-249,148	-779,092	3,088,052	739,915		
Securities gains (losses) .....	-4,053	34,692	64,049	304,728	48,345		
Other tax equivalent adjustments .....	-306	-194	-335	-199	-33		
Pretax net operating income (tax equivalent).....	3,609,919	3,545,045	7,062,300	3,503,009	6,582,706	1.83	21.03
Applicable income taxes .....	638,885	582,990	1,263,017	425,842	1,062,126	9.59	-9.48
Tax equivalent adjustments .....	46,509	32,920	74,047	74,728	102,540	41.28	-56.10
Applicable income taxes (tax equivalent).....	685,394	615,910	1,337,064	500,570	1,164,666	11.28	-15.57
Minority interest .....	35,643	22,114	52,022	40,394	49,175	61.18	29.48
Net income before discontinued operations, net of minority interest .....	2,888,882	2,907,021	5,673,214	2,962,045	5,368,865	-0.62	34.77
Discontinued operations, net of applicable income taxes.....	0	0	0	4,555,843	0		
Net income attributable to holding company.....	2,888,882	2,907,021	5,673,214	7,517,888	5,368,865	-0.62	34.77
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	2,924,525	2,929,135	5,725,236	7,558,282	5,418,040	-0.16	34.71
Investment securities income (tax equivalent).....	1,184,222	901,128	1,854,756	2,064,992	2,451,238	31.42	16.03
US Treasury and agency securities (excluding mortgage-backed securities) .....	289,921	211,550	470,664	346,734	457,073	37.05	140.67
Mortgage-backed securities .....	759,431	546,086	1,114,182	1,401,016	1,628,033	39.07	10.53
All other securities .....	134,870	143,492	269,910	317,242	366,132	-6.01	-36.71
Cash dividends declared.....	1,273,282	1,089,802	2,288,686	2,208,499	2,131,285	16.84	93.55
Common .....	1,156,983	984,864	2,056,056	1,979,273	1,895,609	17.48	114.25
Preferred.....	116,299	104,938	232,630	229,226	235,676	10.83	-1.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.26	2.90	10	2.16	2.92	12	2.15	2.85	12	2.55	3.27	10	3.47	4	18
Less: Interest expense .....	0.12	0.22	26	0.11	0.25	15	0.09	0.23	17	0.31	0.48	25	0.95	0.98	51
Equals: Net interest income (tax equivalent) .....	2.14	2.67	14	2.05	2.65	16	2.06	2.60	17	2.25	2.77	17	2.52	3.01	24
Plus: Non-interest income .....	1.43	0.96	77	1.62	1.11	76	1.63	1.04	80	1.49	1.21	69	1.96	1.32	80
Equals: adjusted operating income (tax equivalent) .....	3.57	3.67	52	3.67	3.82	50	3.69	3.70	54	3.74	4.04	39	4.48	4.41	57
Less: Overhead expense .....	2.32	2.17	66	2.32	2.24	59	2.50	2.17	77	2.33	2.57	42	2.65	2.69	55
Less: Provision for credit losses .....	-0.06	0.09	9	-0.10	-0.15	51	-0.15	-0.09	35	0.69	0.51	79	0.19	0.15	67
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	95	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	13	0.01	0.01	78	0.01	0.01	77	0.07	0.02	86	0.01	0.01	73
Plus: other tax equivalent adjustments .....	0	0	5	0	0	6	0	0	10	0	0	6	0	0	8
Equals: Pretax net operating income (tax equivalent) .....	1.31	1.40	43	1.46	1.79	25	1.36	1.66	27	0.79	1.04	29	1.65	1.56	57
Less: Applicable income taxes (tax equivalent) .....	0.25	0.33	22	0.25	0.41	15	0.26	0.38	15	0.11	0.23	17	0.29	0.36	32
Less: Minority interest .....	0.01	0	93	0.01	0	92	0.01	0	91	0.01	0	90	0.01	0	88
Equals: Net operating income .....	1.05	1.06	48	1.20	1.36	36	1.09	1.26	32	0.66	0.81	29	1.34	1.19	68
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	1.02	0	99	0	0	50
Equals: Net income .....	1.05	1.06	48	1.20	1.35	37	1.09	1.26	32	1.69	0.82	96	1.34	1.19	68
Memo: Net income (last four quarters) .....	1.02	1.12	37	1.24	1.25	50	1.09	1.26	32	1.69	0.82	96	1.34	1.19	67
Net income—BHC and noncontrolling (minority) interest .....	1.06	1.07	49	1.21	1.37	37	1.10	1.27	32	1.69	0.83	96	1.36	1.20	69
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	89.56	92.97	10	90.62	93.15	19	90.50	93.08	19	89.98	92.32	20	87.41	91.05	12
Average interest-bearing funds / Average assets .....	59.48	60.12	55	62.58	62.32	57	60.10	61.99	48	64.70	64.06	58	66.90	65.57	57
Interest income (tax equivalent) / Average earning assets .....	2.52	3.12	12	2.38	3.14	14	2.38	3.06	14	2.84	3.55	14	3.97	4.41	20
Interest expense / Average earning assets .....	0.14	0.24	27	0.12	0.27	16	0.10	0.25	17	0.34	0.52	26	1.09	1.08	58
Net interest income (tax equivalent) / Average earning assets .....	2.39	2.88	15	2.26	2.85	17	2.27	2.80	18	2.50	3.01	20	2.88	3.33	25
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.25	4.01	8	3.38	4.05	15	3.37	4.01	16	3.55	4.27	10	4.51	5.09	16
Interest-bearing bank balances .....	0.42	0.42	48	0.10	0.11	44	0.13	0.14	33	0.20	0.27	32	2.03	2.04	45
Federal funds sold and reverse repos .....	0.27	0.58	32	-0.07	0.26	3	-0.07	0.25	3	0.36	0.68	41	2.31	2.44	54
Trading assets .....	0.94	0.52	72	0.64	0.42	71	0.72	0.45	71	0.80	0.60	68	1.65	0.99	65
Total earning assets .....	2.50	3.09	12	2.36	3.11	15	2.36	3.04	14	2.82	3.51	14	3.94	4.36	23
Investment securities (tax equivalent) .....	1.73	1.85	39	1.80	1.80	51	1.64	1.77	44	2.32	2.25	57	2.88	2.76	64
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.26	1.22	54	1.29	1.28	50	1.22	1.14	56	1.84	1.75	56	2.45	2.32	70
Mortgage-backed securities .....	1.95	1.78	65	1.65	1.56	58	1.61	1.57	54	2.35	2.05	77	2.87	2.61	82
All other securities .....	2.17	2.82	28	2.49	2.91	36	2.33	2.81	37	3	3.24	44	3.59	4.06	42
Interest-bearing deposits .....	0.08	0.20	16	0.05	0.24	6	0.05	0.21	6	0.27	0.53	16	0.97	1.10	43
Time deposits of \$250K or more .....	0.15	0.50	4	0.36	0.76	13	0.15	0.66	3	1.17	1.42	26	1.58	1.96	23
Time deposits < \$250K .....	0.21	0.44	16	0.42	0.72	18	0.32	0.62	17	1.15	1.36	30	1.72	1.82	39
Other domestic deposits .....	0.07	0.17	22	0.04	0.17	6	0.04	0.15	6	0.22	0.36	26	0.90	0.93	50
Foreign deposits .....	0.03	0.25	25	0.03	0.12	40	0.03	0.14	29	0.26	0.42	32	1.65	1.19	76
Federal funds purchased and repos .....	0.28	0.36	52	-0.06	0.19	2	-0.03	0.17	1	0.80	0.62	74	1.97	1.86	55
Other borrowed funds and trading liabilities .....	1.22	1.24	50	0.99	1.31	37	1	1.27	40	1.38	1.50	46	2.75	2.38	70
All interest-bearing funds .....	0.21	0.36	25	0.17	0.40	14	0.16	0.37	15	0.47	0.74	21	1.42	1.49	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	3,960,562		3,924,030		8,501,943		6,646,449		7,817,138			
Fiduciary activities income .....	468,088		464,027		963,874		835,305		860,225			
Service charges on deposit accounts - domestic .....	706,269		624,091		1,314,682		1,186,522		1,320,146			
Trading revenue.....	180,652		175,157		338,878		423,314		260,620			
Investment banking fees and commissions.....	756,993		679,286		1,692,047		1,194,173		1,973,529			
Insurance activities revenue.....	8,436		7,138		16,665		14,692		26,970			
Venture capital revenue.....	193,100		303,296		736,658		-29,832		310,748			
Net servicing fees .....	199,811		173,488		360,290		453,349		328,202			
Net securitization income .....	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	108,427		143,623		309,533		370,748		358,083			
Other non-interest income.....	1,338,786		1,353,924		2,769,316		2,198,178		2,378,615			
Total overhead expenses .....	6,418,296		5,623,661		13,003,765		10,380,118		10,601,448			
Personnel expense.....	3,516,741		3,133,354		7,191,573		5,699,159		5,678,097			
Net occupancy expense.....	772,272		667,155		1,460,849		1,290,607		1,382,280			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	45,731		20,765		68,221		61,608		70,859			
Other operating expenses.....	2,083,552		1,802,387		4,283,122		3,328,744		3,470,212			
Fee income on mutual funds and annuities.....	273,829		214,327		477,146		376,282		362,692			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0			
Number of equivalent employees .....	60,140		61,268		60,058		51,088		51,839			
Average personnel expense per employee.....	58.48		51.14		119.74		111.56		109.53			
Average assets per employee.....	9,183.85		7,899.21		8,676.60		8,732.65		7,705.34			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	6.91	2.35	87	5.46	2.15	83	5.61	2.17	83	5.66	2.02	85
Overhead expenses / Net Interest Income + non-interest income .....	65.39	59.40	75	63.53	59.03	71	67.91	59.28	83	62.56	62.28	56
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.32	2.17	66	2.32	2.24	59	2.50	2.17	77	2.33	2.57	42
Personnel expense.....	1.27	1.20	63	1.29	1.25	62	1.38	1.21	70	1.28	1.30	51
Net occupancy expense.....	0.28	0.22	73	0.28	0.24	68	0.28	0.23	70	0.29	0.26	66
Other operating expenses.....	0.77	0.72	72	0.75	0.73	65	0.84	0.72	77	0.76	0.94	46
Overhead less non-interest income .....	0.89	1.19	22	0.70	1.10	16	0.86	1.10	28	0.84	1.25	19
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	65.08	58.92	75	63.29	58.45	73	67.65	58.83	83	62.28	61.82	58
Personnel expense.....	35.66	32.65	64	35.26	33.10	61	37.41	32.93	72	34.19	32.36	59
Net occupancy expense.....	7.83	6.14	78	7.51	6.33	68	7.60	6.23	72	7.74	6.58	70
Other operating expenses.....	21.59	19.36	70	20.52	18.60	72	22.64	19.18	76	20.34	22.28	53
Total non-interest income .....	40.16	25.40	83	44.16	28.18	85	44.23	27.67	85	39.88	28.83	77
Fiduciary activities income .....	4.75	2.23	81	5.22	2.24	84	5.01	2.20	83	5.01	2.09	84
Service charges on domestic deposit accounts .....	7.16	3.45	93	7.02	3.19	95	6.84	3.27	95	7.12	3.27	95
Trading revenue.....	1.83	0.45	86	1.97	0.72	86	1.76	0.62	85	2.54	1.28	79
Investment banking fees and commissions.....	7.68	2.25	87	7.65	2.52	85	8.80	2.58	86	7.17	2.46	86
Insurance activities revenue.....	0.09	0.36	57	0.08	0.37	51	0.09	0.36	53	0.09	0.41	52
Venture capital revenue.....	1.96	0.01	98	3.41	0.02	96	3.83	0.04	96	-0.18	0.01	2
Net servicing fees .....	2.03	1.38	78	1.95	0.55	87	1.87	0.60	86	2.72	0.01	95
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0.45	0
Net gain (loss) - sales of loans, OREO, and other assets .....	1.10	1.51	54	1.62	3.83	39	1.61	3.30	40	2.22	3.92	51
Other non-interest income.....	13.57	9.09	77	15.24	9.26	82	14.41	9.27	80	13.19	9.65	75
Overhead less non-interest income .....	24.92	32.73	27	19.13	29.94	20	23.42	30.52	26	22.40	31.93	24
Applicable income taxes / Pretax net operating income (tax equivalent).....	17.70	21.22	16	16.45	21.54	9	17.88	21.18	14	12.16	18.63	15
Applicable income tax + TE / Pretax net operating income + TE .....	18.99	23.38	9	17.37	23.10	5	18.93	22.67	10	14.29	21.18	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	114,291,262	113,832,823	110,882,776	83,898,371	83,212,372	0.40	37.04	
Commercial and industrial loans .....	124,022,789	108,464,688	106,428,619	95,486,465	93,254,901	14.34	64.05	
Loans to individuals .....	28,895,789	32,328,235	30,569,559	27,137,173	31,303,918	-10.62	10.18	
Loans to depository institutions and acceptances of other banks .....	146,340	27,546	38,936	32,155	9,440	431.26	54.46	
Agricultural loans .....	116,612	198,277	229,769	205,248	184,502	-41.19	-5.12	
Other loans and leases .....	44,548,171	42,099,640	42,481,751	36,780,145	32,969,852	5.82	28.90	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	312,020,963	296,951,209	290,631,410	243,539,557	240,934,985	5.07	41.82	
Less: Allowance for loan and lease losses .....	4,462,443	5,729,814	4,867,971	5,361,394	2,741,938	-22.12	74.27	
Net loans and leases .....	307,558,520	291,221,395	285,763,439	238,178,163	238,193,047	5.61	41.44	
Debt securities that reprice or mature in over 1 year .....	120,952,584	113,007,011	117,742,110	79,348,876	75,739,259	7.03	83.71	
Mutual funds and equity securities .....	1,268,175	926,009	1,373,804	1,070,099	854,773	36.95	159.38	
Subtotal .....	429,779,279	405,154,415	404,879,353	318,597,138	314,787,079	6.08	51.45	
Interest-bearing bank balances .....	28,404,142	72,461,395	74,249,988	85,172,749	23,412,823	-60.80	26.34	
Federal funds sold and reverse repos .....	1,627,223	759,414	707,639	683,763	2,422,411	114.27	2.14	
Debt securities that reprice or mature within 1 year .....	11,783,673	13,539,552	15,222,950	9,453,642	11,085,035	-12.97	16.63	
Trading assets .....	5,480,801	6,382,483	5,515,532	7,906,292	6,008,636	-14.13	15.22	
Total earning assets .....	477,075,119	498,297,259	500,575,462	421,813,584	357,715,984	-4.26	47.83	
Non-interest-bearing cash and due from depository institutions .....	8,581,635	8,722,865	8,003,686	7,016,697	5,060,590	-1.62	70.32	
Premises, fixed assets, and leases .....	7,321,004	7,437,674	7,441,294	6,483,034	6,531,247	-1.57	50.38	
Other real estate owned .....	22,059	27,296	20,532	41,255	103,440	-19.19	-87.51	
Investment in unconsolidated subsidiaries .....	6,173	6,170	6,171	6,169	8,563,795	0.05	-99.91	
Intangible and other assets .....	48,010,926	40,287,653	41,206,879	31,507,450	32,398,225	19.17	47.69	
Total assets .....	541,012,603	554,775,840	557,251,076	466,864,739	410,373,281	-2.48	45.29	
Quarterly average assets .....	550,554,441	502,421,263	558,759,624	461,832,881	410,140,557	9.58	48.85	
Average loans and leases (YTD) .....	299,435,615	248,693,674	270,459,740	254,203,854	236,135,482	20.40	38.61	
<b>Memoranda</b>								
Loans held-for-sale .....	1,190,593	2,215,418	2,230,722	1,596,732	1,083,102	-46.26	-41.34	
Loans not held-for-sale .....	310,830,370	294,735,791	288,400,688	241,942,825	239,851,883	5.46	42.60	
Real estate loans secured by 1–4 family .....	68,731,383	63,023,986	64,421,202	47,529,904	47,720,214	9.06	48.90	
Commercial real estate loans .....	45,398,462	50,593,064	46,277,624	36,183,775	35,368,845	-10.27	22.58	
Construction and land development .....	7,388,369	9,631,799	8,139,897	6,808,910	6,277,729	-23.29	-6.42	
Multifamily .....	9,210,141	8,686,679	8,185,470	6,818,905	6,456,859	6.03	54.65	
Nonfarm nonresidential .....	28,799,952	32,274,586	29,952,257	22,555,960	22,634,257	-10.77	24.23	
Real estate loans secured by farmland .....	62,897	111,025	89,695	84,723	106,930	-43.35	-63.86	
Total investment securities .....	134,004,433	127,472,572	134,338,864	89,872,617	87,679,067	5.12	75.33	
U.S. Treasury securities .....	40,516,329	35,431,539	42,687,544	17,470,419	17,012,035	14.35	208.76	
US agency securities (excluding mortgage-backed securities) .....	4,108,674	4,363,327	4,273,889	4,012,090	279,824	-5.84	587.99	
Municipal securities .....	2,227,896	2,650,564	2,311,062	2,931,569	2,871,805	-15.95	-41.55	
Mortgage-backed securities .....	75,496,849	75,072,745	74,016,051	56,825,764	59,711,304	0.56	53.11	
Asset-backed securities .....	6,874,572	5,739,111	6,452,117	5,190,717	5,210,665	19.78	7.47	
Other debt securities .....	3,511,938	3,289,277	3,224,397	2,371,959	1,738,661	6.77	29.84	
Mutual funds and equity securities .....	1,268,175	926,009	1,373,804	1,070,099	854,773	36.95	159.38	
Available-for-sale securities .....	52,983,625	125,057,928	131,535,696	87,357,810	69,163,374	-57.63	-10.01	
U.S. Treasury securities .....	11,819,988	34,627,067	41,873,300	16,675,478	16,235,779	-65.86	-6.10	
US agency securities (excluding mortgage-backed securities) .....	1,223,224	4,363,327	4,273,889	4,012,090	279,824	-71.97	104.83	
Municipal securities .....	539,669	2,199,518	1,881,471	2,483,897	1,265,351	-75.46	-72.51	
Mortgage-backed securities .....	36,401,052	75,072,745	74,016,051	56,825,764	44,670,570	-51.51	5.03	
Asset-backed securities .....	184,112	5,739,111	6,452,117	5,190,717	5,158,589	-96.79	-96.95	
Other debt securities .....	2,815,580	3,056,160	3,038,868	2,169,864	1,553,261	-7.87	10.46	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-1,338,245	109,718	92,977	159,810	382,599			
Available-for-sale securities appreciation (depreciation) .....	-3,124,628	1,933,966	608,147	3,107,350	1,373,271			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	21,177,663	24,121,179	27,429,420	22,841,036	13,438,965	-12.20	192.33	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	60,809,009	85,305,011	68,943,101	53,511,674	31,389,342	-28.72	65.34
NOW, ATS and transaction accounts .....	48,406,985	39,725,939	46,739,118	38,968,730	30,411,021	21.85	179.25
Time deposits less brokered deposits < \$250K .....	4,810,779	4,161,970	4,751,317	1,323,357	5,943,618	15.59	-45.97
MMDA and other savings accounts .....	322,275,327	308,501,813	324,981,406	253,686,112	205,573,152	4.46	71.14
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	436,302,100	437,694,733	445,414,942	347,489,873	273,317,133	-0.32	73.60
Time deposits of \$250K or more .....	1,447,173	2,456,578	1,660,797	1,855,163	3,787,233	-41.09	-53.67
Foreign deposits .....	335,237	6,912,330	6,310,103	8,702,762	6,544,327	-95.15	-83.50
Federal funds purchased and repos .....	385,951	512,326	390,992	437,478	6,299,030	-24.67	-82.74
Secured federal funds purchased .....	0	1,000	0	1,000	1,500		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	1,400,923	4,779,562	4,694,035	7,173,261	20,796,138	-70.69	-85.66
Other borrowings w/remaining maturity over 1 year .....	25,001,951	21,616,342	17,959,804	22,507,448	28,748,537	15.66	-32.32
Brokered deposits < \$250K .....	2,759,581	5,847,225	3,920,635	7,317,877	4,907,242	-52.81	1.76
Noncore funding .....	31,330,816	42,124,363	34,936,366	47,993,989	71,082,507	-25.62	-44.85
Trading liabilities .....	5,500,651	1,344,744	1,514,910	2,293,623	1,527,815	309.05	113.87
Subordinated notes and debentures + trust preferred securities .....	7,487,147	7,120,300	6,996,273	6,402,542	6,134,223	5.15	22.52
Other liabilities .....	12,704,197	11,806,790	12,662,847	8,643,724	8,969,048	7.60	35.87
Total liabilities .....	493,324,911	500,090,930	501,525,338	412,823,751	361,030,726	-1.35	51.25
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	6,003,710	3,519,570	5,009,513	3,517,245	3,992,804	70.58	50.78
Common stock .....	2,713,844	2,712,993	2,713,349	2,712,657	2,711,653	0.03	0.15
Common surplus .....	12,527,982	12,409,247	12,447,920	12,366,655	12,376,508	0.96	1.49
Retained earnings .....	51,840,617	48,662,580	50,227,603	46,847,687	42,214,831	6.53	56.46
Accumulated other comprehensive income .....	-8,358,371	1,463,019	408,521	2,770,180	799,339		
Other equity capital components .....	-17,076,036	-14,139,931	-15,111,800	-14,204,765	-12,781,450		
Total holding company equity capital .....	47,651,746	54,627,478	55,695,106	54,009,659	49,313,685	-12.77	3.40
Noncontrolling (minority) interest in subsidiaries .....	35,946	57,432	30,632	31,329	28,870	-37.41	-64.42
Total equity capital, including minority interest .....	47,687,692	54,684,910	55,725,738	54,040,988	49,342,555	-12.80	3.25
Total liabilities and capital .....	541,012,603	554,775,840	557,251,076	466,864,739	410,373,281	-2.48	45.29
<b>Memoranda</b>							
Non-interest-bearing deposits .....	146,470,613	154,215,967	155,204,400	112,657,778	72,794,621	-5.02	84.08
Interest-bearing deposits .....	294,373,478	298,694,899	302,102,077	252,707,897	215,761,314	-1.45	63.88
Total deposits .....	440,844,091	452,910,866	457,306,477	365,365,675	288,555,935	-2.66	70.08
Long-term debt that reprices within 1 year .....	10,025,239	3,172,930	1,024,623	3,172,077	7,170,820	215.96	-29.19
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	55,695,106	54,009,659	54,009,659	49,313,685	47,727,537		
Accounting restatements .....	0	0	0	-672,091	63,032		
Net income .....	2,888,882	2,907,021	5,673,214	7,517,888	5,368,865		
Net sale of new perpetual preferred stock .....	991,612	0	1,487,656	-480,000	0		
Net sale of new common stock .....	-5,817	-30,565	38,299	39,874	79,187		
Sale of treasury stock .....	199,698	205,570	231,289	226,954	240,956		
Less: Purchase of treasury stock .....	2,113,621	67,244	1,054,665	1,596,507	3,562,292		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	1,273,282	1,089,802	2,288,686	2,208,499	2,131,285		
Change in other comprehensive income .....	-8,766,892	-1,307,161	-2,361,660	1,970,841	1,523,960		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	36,060	0	-40,000	-102,486	3,725		
Holding company equity capital, ending balance .....	47,651,746	54,627,478	55,695,106	54,009,659	49,313,685		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	21.13	38.78	18	20.52	36.32	18	19.90	36.25	19	17.97	36.22	17	20.28	37.78	20
Commercial and industrial loans .....	22.92	11.05	91	19.55	12.25	84	19.10	10.76	85	20.45	13.52	83	22.72	12.02	90
Loans to individuals .....	5.34	3.52	75	5.83	3.48	78	5.49	3.36	77	5.81	3.40	75	7.63	4.20	75
Loans to depository institutions and acceptances of other banks .....	0.03	0.02	83	0	0.01	78	0.01	0.02	78	0.01	0.03	75	0	0.04	65
Agricultural loans.....	0.02	0.19	45	0.04	0.21	47	0.04	0.18	53	0.04	0.19	52	0.04	0.24	50
Other loans and leases.....	8.23	4.45	78	7.59	4.22	77	7.62	4.47	73	7.88	4.63	75	8.03	5.01	76
Net loans and leases.....	56.85	61.60	34	52.49	59.81	21	51.28	58.67	27	51.02	61.58	18	58.04	63.77	24
Debt securities over 1 year.....	22.36	19.46	64	20.37	17.61	62	21.13	19.46	61	17	15.55	58	18.46	14.60	72
Mutual funds and equity securities .....	0.23	0.05	92	0.17	0.06	84	0.25	0.06	90	0.23	0.05	88	0.21	0.06	90
Subtotal .....	79.44	82.34	23	73.03	78.32	22	72.66	79.22	20	68.24	78.16	14	76.71	79.65	23
Interest-bearing bank balances .....	5.25	4.59	64	13.06	9.11	73	13.32	8.50	78	18.24	7.51	95	5.71	3.06	77
Federal funds sold and reverse repos .....	0.30	0.58	74	0.14	0.52	73	0.13	0.54	72	0.15	0.82	72	0.59	1.57	76
Debt securities 1 year or less .....	2.18	1.68	69	2.44	1.53	75	2.73	1.56	80	2.02	1.68	68	2.70	1.91	73
Trading assets .....	1.01	0.55	81	1.15	0.60	84	0.99	0.49	84	1.69	1.01	84	1.46	1.19	80
Total earning assets.....	88.18	90.95	17	89.82	91.43	31	89.83	91.77	27	90.35	91.05	43	87.17	89.53	24
Non-interest cash and due from depository institutions.....	1.59	1.01	87	1.57	1.01	89	1.44	0.82	91	1.50	1.07	86	1.23	1.14	54
Other real estate owned.....	0	0.01	48	0	0.02	40	0	0.01	41	0.01	0.02	42	0.03	0.03	56
All other assets.....	10.23	7.97	78	8.61	7.50	64	8.73	7.35	66	8.15	7.82	58	11.60	9.27	78
<b>Memoranda</b>															
Short-term investments .....	7.73	7.68	63	15.64	12.01	75	16.18	11.47	74	20.41	11.17	85	9	7.63	68
U.S. Treasury securities.....	7.49	1.96	87	6.39	1.08	91	7.66	1.47	91	3.74	0.84	86	4.15	1.03	88
US agency securities (excluding mortgage-backed securities) .....	0.76	0.84	63	0.79	0.77	67	0.77	0.82	64	0.86	0.63	72	0.07	0.54	39
Municipal securities .....	0.41	1.75	41	0.48	1.72	40	0.41	1.73	38	0.63	1.69	44	0.70	1.34	47
Mortgage-backed securities .....	13.95	13.68	55	13.53	12.97	54	13.28	14.14	49	12.17	11.75	52	14.55	11.44	69
Asset-backed securities .....	1.27	0.68	75	1.03	0.38	83	1.16	0.50	79	1.11	0.32	85	1.27	0.28	87
Other debt securities .....	0.65	0.52	63	0.59	0.52	65	0.58	0.53	64	0.51	0.42	67	0.42	0.39	67
Loans held-for-sale.....	0.22	0.35	64	0.40	0.42	63	0.40	0.55	67	0.34	0.52	50	0.26	0.39	54
Loans held for investment .....	57.45	61.41	35	53.13	59.85	24	51.75	58.06	28	51.82	61.72	19	58.45	63.50	26
Real estate loans secured by 1–4 family .....	12.70	12.26	55	11.36	11.69	52	11.56	11.46	54	10.18	11.91	43	11.63	13.29	42
Revolving .....	3.24	1.49	85	2.72	1.45	78	2.83	1.42	80	2.69	1.66	70	3.39	2.07	73
Closed-end, secured by first liens .....	9.26	10.40	45	8.34	9.84	44	8.49	9.67	45	7.08	9.81	35	7.76	10.69	36
Closed-end, secured by junior liens .....	0.20	0.18	72	0.30	0.20	78	0.24	0.17	78	0.41	0.22	82	0.48	0.28	80
Commercial real estate loans .....	8.39	24.34	17	9.12	22.48	18	8.30	22.69	16	7.75	22.22	19	8.62	22.23	22
Construction and land development .....	1.37	3.75	29	1.74	3.35	34	1.46	3.34	29	1.46	3.40	27	1.53	3.44	34
Multifamily.....	1.70	3.69	34	1.57	3.31	31	1.47	3.57	30	1.46	3.12	31	1.57	3.01	39
Nonfarm nonresidential .....	5.32	15.50	18	5.82	14.81	19	5.38	14.57	18	4.83	14.72	20	5.52	14.69	23
Real estate loans secured by farmland.....	0.01	0.35	32	0.02	0.34	36	0.02	0.30	36	0.02	0.33	33	0.03	0.36	37

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	36.63	62.08	17	38.33	59.66	19	38.15	61.05	19	34.45	57.15	16	34.54	57.46	19
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	22.03	20.31	57	21.22	19.82	54	22.17	19.86	58	19.52	19.43	48	19.81	20.75	44
Real estate loans secured by 1–4 family.....	5.62	2.40	87	5.08	2.42	87	5.42	2.43	88	5.15	2.64	85	5.78	3.15	80
Revolving .....	16.40	17.67	44	16.15	17.22	46	16.74	17.24	48	14.37	16.59	41	14.03	17.39	37
Closed-end.....	14.55	38.23	15	17.04	36.54	21	15.92	37.86	17	14.86	34.63	19	14.68	33.52	20
Construction and land development.....	2.37	5.97	30	3.24	5.50	34	2.80	5.65	34	2.80	5.26	32	2.61	5.09	34
1–4 family.....	0.21	1.34	30	0.24	1.11	31	0.27	1.18	34	0	0.93	11	0	0.94	16
Other.....	2.16	4.56	33	3	4.33	37	2.53	4.40	37	2.79	4.19	36	2.60	4.02	39
Multifamily.....	2.95	5.72	33	2.93	5.34	34	2.82	5.78	30	2.80	4.96	36	2.68	4.69	37
Nonfarm nonresidential .....	9.23	24.64	18	10.87	24.14	20	10.31	24.56	21	9.26	22.93	20	9.39	22.15	20
Owner-occupied.....	3.35	8.28	23	3.86	8.14	27	3.75	8.29	25	2.84	7.68	21	2.88	7.72	23
Other.....	5.88	16.13	17	7.01	15.71	18	6.55	15.94	19	6.42	14.95	20	6.52	14.34	21
Real estate loans secured by farmland.....	0.02	0.59	34	0.04	0.59	36	0.03	0.54	40	0.03	0.54	35	0.04	0.55	37
Loans to depository institutions and acceptances of other banks.....	0.05	0.05	82	0.01	0.03	78	0.01	0.04	77	0.01	0.06	75	0	0.11	63
Commercial and industrial loans .....	39.75	18.46	93	36.53	20.98	87	36.62	18.86	89	39.21	22.17	90	38.71	19.53	88
Loans to individuals .....	9.26	6.27	73	10.89	6.28	77	10.52	6.24	77	11.14	6.13	77	12.99	7.13	78
Credit card loans .....	1.86	0.53	88	1.92	0.51	88	2	0.53	88	2.23	0.65	87	2.63	0.81	88
Agricultural loans.....	0.04	0.32	45	0.07	0.37	50	0.08	0.34	55	0.08	0.32	55	0.08	0.37	50
Other loans and leases.....	14.28	8.30	76	14.18	8.03	75	14.62	8.75	73	15.10	9.09	75	13.68	9.85	71
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	231.93	407.54	18	238.96	383.17	22	226.39	391.81	18	177.08	381.27	16	213.11	391.26	22
Real estate loans secured by 1–4 family.....	139.47	130.40	60	132.30	124.52	55	131.53	126.06	56	100.32	125.03	39	122.21	138.18	45
Revolving .....	35.61	15.55	89	31.64	15.53	82	32.19	15.44	84	26.48	17.42	69	35.67	21.26	70
Closed-end.....	103.86	113.22	50	100.66	107.53	51	99.34	108.85	47	73.84	106.14	35	86.54	115.20	37
Commercial real estate loans .....	92.12	254.23	17	106.21	238.21	19	94.49	245.88	17	76.37	234.65	18	90.58	229.44	21
Construction and land development.....	14.99	38.88	28	20.22	35.52	35	16.62	35.95	29	14.37	35.62	28	16.08	34.95	34
1–4 family.....	1.31	8.60	30	1.50	7.06	29	1.59	7.42	32	0.01	6.34	10	0.02	6.61	15
Other.....	13.68	29.76	32	18.72	28.07	38	15.03	28.11	35	14.36	28.16	31	16.06	27.32	37
Multifamily.....	18.69	39.14	36	18.24	34.78	35	16.71	38.66	32	14.39	32.74	29	16.54	31.04	38
Nonfarm nonresidential .....	58.44	162.28	18	67.75	157.17	19	61.15	158.05	20	47.61	155.06	17	57.97	152.10	22
Owner-occupied.....	21.24	54.20	22	24.04	52.65	26	22.27	52.99	25	14.60	52.37	18	17.76	53.07	23
Other.....	37.20	106.54	18	43.71	102.08	22	38.89	102.54	19	33.01	100.54	19	40.21	97.41	25
Real estate loans secured by farmland.....	0.13	3.62	30	0.23	3.59	35	0.18	3.22	38	0.18	3.44	33	0.27	3.60	36
Loans to depository institutions and acceptances of other banks.....	0.30	0.27	84	0.06	0.18	80	0.08	0.21	79	0.07	0.28	75	0.02	0.44	64
Commercial and industrial loans .....	251.67	115.10	91	227.69	127.07	89	217.30	114.45	87	201.54	139.91	78	238.82	122.02	90
Loans to individuals .....	58.64	35.52	76	67.86	35.29	77	62.41	34.55	77	57.28	37.47	71	80.17	43.51	74
Credit card loans .....	11.76	2.76	89	11.98	2.61	89	11.88	2.77	89	11.46	3.30	88	16.24	4.34	88
Agricultural loans.....	0.24	1.81	46	0.42	2.01	50	0.47	1.86	54	0.43	1.88	51	0.47	2.18	50
Other loans and leases.....	90.40	50.19	78	88.38	46.75	77	86.74	51.06	76	77.63	49.54	74	84.44	52.44	76
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	15.26	30.64	18	16.78	28.84	21	16.15	30.07	19	16.10	27.32	21	15.80	26.45	25
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	96.62	203.71	21	104.58	187.37	25	95.85	195.33	21	82.78	183.76	20	97.49	178.57	27
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	117.86	261.50	18	128.62	244.59	22	118.11	252.85	18	97.39	240.85	20	115.25	236.10	26

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	7.73	7.68	63	15.64	12.01	75	16.18	11.47	74	20.41	11.17	85	9	7.63	68
Liquid assets .....	29.54	25.39	63	35.65	28.17	73	36.76	29.03	73	37.25	26.22	83	26.36	22.44	72
Investment securities .....	24.77	21.68	61	22.98	19.64	62	24.11	21.63	62	19.25	17.85	58	21.37	16.99	74
Net loans and leases .....	56.85	61.60	34	52.49	59.81	21	51.28	58.67	27	51.02	61.58	18	58.04	63.77	24
Net loans, leases and standby letters of credit .....	59.03	62.44	38	54.66	60.62	27	53.32	59.49	29	53.42	62.48	20	60.97	64.84	29
Core deposits .....	80.65	75.64	61	78.90	74.75	54	79.93	75.71	58	74.43	70.67	47	66.60	63.09	45
Noncore funding .....	5.79	10.86	36	7.59	10.89	46	6.27	10.30	41	10.28	14.13	48	17.32	19.36	57
Time deposits of \$250K or more .....	0.27	1.54	9	0.44	1.81	11	0.30	1.58	8	0.40	2.11	10	0.92	2.94	15
Foreign deposits .....	0.06	0.34	81	1.25	0.35	87	1.13	0.34	88	1.86	0.36	88	1.59	0.43	85
Federal funds purchased and repos .....	0.07	1.20	33	0.09	1.20	30	0.07	1.23	28	0.09	1.47	26	1.53	1.94	59
Secured federal funds purchased .....	0	0	49	0	0	98	0	0	49	0	0	96	0	0	98
Net federal funds purchased (sold) .....	-0.23	0.50	14	-0.04	0.52	19	-0.06	0.54	19	-0.05	0.54	17	0.94	0.48	63
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0.26	1.63	36	0.86	0.99	62	0.84	1	58	1.54	1.24	65	5.07	3.01	74
Earning assets that reprice within 1 year .....	39.48	36.16	57	44.29	38.93	65	44.52	37.37	66	48.31	39.38	74	41.81	39.29	56
Interest-bearing liabilities that reprice within 1 year .....	2.23	6.49	17	3.04	7.04	15	2.57	6.39	16	3.56	8.20	18	4.33	10.19	15
Long-term debt that reprices within 1 year .....	1.85	0.28	92	0.57	0.26	81	0.18	0.26	74	0.68	0.47	77	1.75	0.96	80
Net assets that reprice within 1 year .....	35.40	28.22	65	40.68	30.25	75	41.76	29.65	79	44.07	29.11	84	35.73	26.63	76
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-2.44	3.09	27	-11.02	-1.82	24	-13.64	-2.33	18	-14.85	3.20	6	10.85	14.45	36
Net short-term noncore funding dependence .....	-8.38	-1.79	19	-16.51	-8.21	18	-18.22	-7.71	18	-22.06	-4.76	11	1.53	3.38	34
Short-term investment / Short-term noncore funding .....	722.74	166.36	95	436.74	284.81	77	549.99	273.46	82	380.91	184.19	83	88.44	77.77	65
Liquid assets - short-term noncore funding / Nonliquid assets .....	40.41	28.61	72	49.84	34.02	74	53.48	36.68	72	50.82	28.18	85	21.98	16.97	72
Net loans and leases / Total deposits .....	69.77	76.80	34	64.30	74.66	25	62.49	72.79	26	65.19	79.43	15	82.55	90.31	29
Net loans and leases / Core deposits .....	70.49	82.80	30	66.54	81.17	21	64.16	78.25	24	68.54	88.34	13	87.15	103.93	25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-2.94	-6.37	59	0.25	0.84	40	0.21	0.12	60	0.37	1.57	32	1.05	0.72	70
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-6.86	-13.54	71	4.49	1.94	87	1.35	-0.25	83	7.18	4.31	82	3.78	1.36	89
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	59.51	23.58	90	1.17	13.42	38	1.06	14.28	35	1.61	11.38	44	20.14	12.67	64
Available-for-sale securities .....	39.54	74.56	8	98.11	84.66	62	97.91	83.77	62	97.20	87.23	52	78.88	85.40	36
U.S. Treasury securities .....	30.24	9.26	87	27.80	5.52	90	31.78	6.70	89	19.44	4.72	88	19.40	6.15	85
US agency securities (excluding mortgage-backed securities) .....	3.07	4.02	58	3.42	4.50	61	3.18	4.12	61	4.46	4.01	70	0.32	3.49	34
Municipal securities .....	1.66	8	39	2.08	8.87	36	1.72	8.22	35	3.26	9.83	41	3.28	7.75	45
Mortgage-backed securities .....	56.34	63.23	39	58.89	66.59	38	55.10	66.54	31	63.23	66.64	46	68.10	67.43	48
Asset-backed securities .....	5.13	3.36	69	4.50	2.05	78	4.80	2.50	75	5.78	1.91	80	5.94	1.66	83
Other debt securities .....	2.62	3.01	61	2.58	3.17	59	2.40	3.08	59	2.64	3.01	61	1.98	2.94	60
Mutual funds and equity securities .....	0.95	0.28	87	0.73	0.32	81	1.02	0.29	87	1.19	0.35	86	0.97	0.40	79
Debt securities 1 year or less .....	8.79	8.89	59	10.62	8.69	66	11.33	7.78	74	10.52	10.55	61	12.64	11.86	63
Debt securities 1 to 5 years .....	25.20	20.02	65	21.46	17.05	66	24.08	18.25	67	19.09	17.03	57	17.42	17.94	57
Debt securities over 5 years .....	65.06	68.75	38	67.19	72.17	31	63.57	71.11	29	69.20	69.86	46	68.97	66.02	42
Pledged securities .....	15.80	30.80	28	18.92	33.87	32	20.42	32.26	35	25.41	35.67	36	15.33	30.57	30
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-51.80	-31.70	34	30.18	51.37	47	-5.38	27.98	29	158.15	183.32	58	28.88	26.69	62
Investment securities .....	5.12	21.19	31	28.35	33.34	53	49.48	31.36	74	2.50	23.62	21	5.08	11.75	48
Core deposits .....	-0.32	9.58	15	33.22	16.88	87	28.18	16.94	84	27.14	26.88	58	6.38	11.23	42
Noncore funding .....	-25.62	10.50	14	-24.83	-23.76	50	-27.21	-14.79	31	-32.48	-12.18	27	15.54	6.59	70

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	248,240,919	241,536,366	237,245,452	207,864,075	185,642,755
Commit: Secured commercial real estate loans .....	7,951,193	7,414,471	7,310,420	5,518,710	6,993,247
Commit: Unsecured real estate loans .....	13,963,244	13,044,633	13,076,443	11,885,594	11,103,380
Credit card lines (reported semiannually, June/Dec) .....	32,872,667	35,092,087	32,499,448	31,018,911	29,166,734
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	11,816,206	12,012,741	11,380,296	11,209,314	12,020,756
Commercial and similar letters of credit .....	339,407	328,978	253,638	171,293	104,584
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	7,346,765	8,065,290	7,535,153	6,907,859	7,606,049
Credit derivatives - notional amount (holding company as beneficiary) .....	4,955,720	4,531,536	4,146,621	4,348,256	3,239,143
Credit derivative contracts w/ purchased credit protection-investment grade .....	575,000	283,072	635,000	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	1,358,065	0	647,500	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	14,238,910	20,141,585	19,964,561	17,678,869	15,157,480
Written options contracts (interest rate) .....	16,190,614	16,908,987	15,401,520	10,077,245	9,906,196
Purchased options contracts (interest rate) .....	36,406,667	28,470,680	27,532,215	15,471,492	16,815,653
Interest rate swaps .....	429,990,344	393,511,971	400,247,954	376,017,980	353,670,227
Futures and forward foreign exchange .....	18,286,978	18,092,759	17,376,910	16,560,286	16,655,765
Written options contracts (foreign exchange) .....	352,170	451,764	301,536	415,844	735,719
Purchased options contracts (foreign exchange) .....	336,488	389,402	259,341	377,793	719,747
Foreign exchange rate swaps .....	3,048,768	2,136,674	2,691,682	2,088,947	2,679,884
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	3,024,335	1,726,023	1,563,876	1,384,949	2,101,293
Purchased options contracts (commodity and other) .....	3,024,335	1,727,980	1,563,876	1,384,949	2,101,293
Commodity and other swaps .....	15,360,695	16,516,321	15,986,983	13,416,303	11,449,667

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	45.88	24.48	92	43.54	22.45	93	42.57	22.78	90	44.52	22.01	93	45.24	23.52	92
Standby letters of credit .....	2.18	0.66	92	2.17	0.67	92	2.04	0.65	92	2.40	0.71	91	2.93	0.84	92
Commercial and similar letters of credit .....	0.06	0.02	86	0.06	0.02	85	0.05	0.02	83	0.04	0.02	81	0.03	0.02	73
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	1.36	0.26	90	1.45	0.25	93	1.35	0.24	91	1.48	0.35	91	1.85	0.42	92
Credit derivatives - notional amount (holding company as beneficiary) .....	0.92	0.18	91	0.82	0.19	89	0.74	0.18	87	0.93	0.30	89	0.79	0.52	86
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.11	0.19	74	0.05	0.18	74	0.11	0.18	76	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0.24	0.14	81	0	0.13	34	0.14	0.30	75	0	0.45	34
Derivative contracts .....	99.86	44.65	87	90.14	49.75	86	90.24	46.30	87	97.43	48.62	86	105.27	68.47	84
Interest rate contracts .....	91.83	32.11	89	82.74	35.96	89	83.11	32.46	89	89.80	34.36	88	96.39	47.31	86
Interest rate futures and forward contracts .....	2.63	3.60	79	3.63	5.17	79	3.58	3.25	82	3.79	6.21	76	3.69	10.67	77
Written options contracts (interest rate) .....	2.99	1.58	85	3.05	1.82	81	2.76	1.41	83	2.16	2.18	68	2.41	2.47	76
Purchased options contracts (interest rate) .....	6.73	1.48	90	5.13	1.33	89	4.94	1.31	88	3.31	1.46	83	4.10	2.65	80
Interest rate swaps .....	79.48	21.90	92	70.93	20.67	93	71.83	20.49	91	80.54	20.83	93	86.18	28.86	91
Foreign exchange contracts .....	4.07	6.76	84	3.80	6.16	84	3.70	6.30	83	4.16	6.01	84	5.07	10.12	84
Futures and forward foreign exchange contracts .....	3.38	4.19	87	3.26	3.93	85	3.12	3.78	87	3.55	3.47	87	4.06	5.23	86
Written options contracts (foreign exchange) .....	0.07	0.04	84	0.08	0.04	86	0.05	0.04	85	0.09	0.03	82	0.18	0.05	85
Purchased options contracts (foreign exchange) .....	0.06	0.05	85	0.07	0.04	85	0.05	0.04	85	0.08	0.04	82	0.18	0.08	85
Foreign exchange rate swaps .....	0.56	0.79	83	0.39	0.73	81	0.48	0.76	83	0.45	0.77	84	0.65	2.03	84
Equity, commodity, and other derivative contracts .....	3.96	1.19	87	3.60	0.86	87	3.43	0.92	88	3.47	1.86	86	3.81	3.32	83
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0.56	0.41	86	0.31	0.29	85	0.28	0.32	86	0.30	0.52	83	0.51	0.98	82
Purchased options contracts (commodity and other) .....	0.56	0.31	87	0.31	0.19	86	0.28	0.21	87	0.30	0.37	84	0.51	0.94	84
Commodity and other swaps .....	2.84	0.32	91	2.98	0.29	91	2.87	0.31	91	2.87	0.32	91	2.79	0.38	87
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	82.90	46.07	87	97.12	42.93	89	87.72	44.98	87	81.77	42.82	84	78.62	45.53	82

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	540,260,304	500,074,146	502,890,454	454,874,657	431,992,924
Interest rate contracts .....	496,826,535	459,033,223	463,146,250	419,245,586	395,549,556
Foreign exchange contracts.....	22,024,404	21,070,599	20,629,469	19,442,870	20,791,115
Equity, commodity, and other contracts .....	21,409,365	19,970,324	19,114,735	16,186,201	15,652,253
<b>Derivatives Position</b>					
Futures and forwards .....	32,525,888	38,234,344	37,341,471	34,239,155	31,813,245
Written options .....	19,567,119	19,086,774	17,266,932	11,878,038	12,743,208
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	19,567,119	19,086,774	17,266,932	11,878,038	12,743,208
Purchased options .....	39,767,490	30,588,062	29,355,432	17,234,234	19,636,693
Exchange-traded.....	12,550,000	2,003,000	3,603,000	0	1,005,000
Over-the-counter.....	27,217,490	28,585,062	25,752,432	17,234,234	18,631,693
Swaps .....	448,399,807	412,164,966	418,926,619	391,523,230	367,799,778
Held for trading.....	384,919,700	363,791,124	355,577,194	329,327,067	300,006,778
Interest rate contracts .....	353,530,388	336,995,131	328,482,649	305,663,188	274,878,085
Foreign exchange contracts.....	16,423,375	14,825,729	15,126,637	14,744,819	15,721,361
Equity, commodity, and other contracts .....	14,965,937	11,970,264	11,967,908	8,919,060	9,407,332
Non-traded.....	155,340,604	136,283,022	147,313,260	125,547,590	131,986,146
Interest rate contracts .....	143,296,147	122,038,092	134,663,601	113,582,398	120,671,471
Foreign exchange contracts.....	5,601,029	6,244,870	5,502,832	4,698,051	5,069,754
Equity, commodity, and other contracts .....	6,443,428	8,000,060	7,146,827	7,267,141	6,244,921
Derivative contracts (excluding futures and FX 14 days or less) .....	519,310,105	483,227,265	489,260,545	444,332,028	414,743,291
One year or less .....	374,297,877	332,546,655	344,938,961	321,243,735	293,494,697
Over 1 year to 5 years .....	81,203,196	77,462,947	74,346,066	59,714,693	61,745,020
Over 5 years .....	63,809,032	73,217,663	69,975,518	63,373,600	59,503,574
Gross negative fair value (absolute value) .....	7,580,875	3,706,966	3,560,867	2,740,721	1,995,814
Gross positive fair value.....	5,387,830	6,431,901	5,148,630	6,526,604	3,498,635
Held for trading.....	5,023,670	6,204,726	5,024,144	6,351,029	3,390,018
Non-traded.....	364,160	227,175	124,486	175,575	108,617
Current credit exposure on risk-based capital derivative contracts .....	4,256,032	6,696,882	5,143,497	7,243,619	3,990,630
Credit losses on derivative contracts .....	-11	2,578	623	-66	243
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	704	18	78	40	6
90+ days past due .....	0	1	0	3	6

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	91.96	93.66	27	91.79	94.09	26	92.10	94.17	27	92.17	94.10	25	91.56	93.44	27
Foreign exchange contracts .....	4.08	3.30	73	4.21	3.27	75	4.10	3.47	74	4.27	3.49	75	4.81	3.20	78
Equity, commodity, and other contracts .....	3.96	1.20	83	3.99	1.17	81	3.80	1.14	82	3.56	1.17	81	3.62	1.64	79
Futures and forwards .....	6.02	9.78	59	7.65	12.57	56	7.43	11.16	58	7.53	14.05	50	7.36	13.49	51
Written options .....	3.62	5.78	55	3.82	7.49	46	3.43	6.28	49	2.61	8.18	33	2.95	5.91	46
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	3.62	5.46	56	3.82	7.20	49	3.43	5.96	51	2.61	7.73	35	2.95	5.10	49
Purchased options .....	7.36	3.69	74	6.12	3.44	73	5.84	3.27	72	3.79	3.42	67	4.55	4.42	65
Exchange-traded .....	2.32	0.15	93	0.40	0.12	87	0.72	0.12	89	0	0.15	40	0.23	0.28	83
Over-the-counter .....	5.04	3.17	70	5.72	3.04	75	5.12	2.87	72	3.79	2.86	70	4.31	3.35	67
Swaps .....	83	74.97	47	82.42	71.23	51	83.30	74.26	51	86.07	68.76	60	85.14	69.75	57
Held for trading .....	71.25	37.98	62	72.75	40.60	61	70.71	40.42	59	72.40	43.53	59	69.45	44.16	58
Interest rate contracts .....	65.44	31.52	66	67.39	34.42	65	65.32	34.15	65	67.20	36.62	65	63.63	37.24	62
Foreign exchange contracts .....	3.04	1.71	80	2.96	1.57	80	3.01	1.68	79	3.24	1.60	80	3.64	1.60	79
Equity, commodity, and other contracts .....	2.77	0.58	86	2.39	0.58	85	2.38	0.60	85	1.96	0.68	84	2.18	0.83	81
Non-traded .....	28.75	62.02	37	27.25	59.40	38	29.29	59.58	40	27.60	56.47	40	30.55	55.84	41
Interest rate contracts .....	26.52	57.94	39	24.40	56.19	33	26.78	56.71	38	24.97	53.82	36	27.93	52.22	42
Foreign exchange contracts .....	1.04	0.36	86	1.25	0.38	86	1.09	0.40	85	1.03	0.46	84	1.17	0.34	87
Equity, commodity, and other contracts .....	1.19	0.10	90	1.60	0.13	93	1.42	0.09	93	1.60	0.10	93	1.45	0.13	92
Derivative contracts (excluding futures and forex 14 days or less) .....	96.12	93.09	38	96.63	91.87	46	97.29	92.53	46	97.68	91.48	57	96.01	93.86	42
One year or less .....	69.28	31.78	80	66.50	28.05	86	68.59	27.56	85	70.62	32.05	86	67.94	32.17	83
Over 1 year to 5 years .....	15.03	24.76	31	15.49	26.03	32	14.78	27.01	28	13.13	27.06	28	14.29	30.45	30
Over 5 years .....	11.81	27.14	35	14.64	30.08	34	13.91	29.89	33	13.93	29.56	33	13.77	28.09	33
Gross negative fair value (absolute value) .....	1.40	1.56	50	0.74	1.25	36	0.71	0.98	39	0.60	1.55	29	0.46	0.83	39
Gross positive fair value .....	1	1.74	35	1.29	1.68	34	1.02	1.34	33	1.43	2.23	29	0.81	1.19	33
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.17	0.07	86	0.09	0.05	83	0.08	0.04	83	0.06	0.07	71	0.05	0.06	82
Gross positive fair value (X) .....	0.12	0.08	82	0.15	0.07	87	0.11	0.05	86	0.15	0.09	82	0.10	0.07	85
Held for trading (X) .....	0.11	0.06	86	0.14	0.05	89	0.11	0.04	87	0.15	0.07	86	0.09	0.06	87
Non-traded (X) .....	0.01	0.02	56	0.01	0.01	44	0	0.01	41	0	0.02	39	0	0.01	50
Current credit exposure (X) .....	0.09	0.04	84	0.16	0.05	88	0.11	0.04	87	0.17	0.06	86	0.11	0.05	84
Credit losses on derivative contracts .....	0	0	5	0.01	0	93	0	0	90	0	0	1	0	0	93
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	97	0	0	96	0	0	95	0	0	92	0	0	94
90+ days past due .....	0	0	47	0	0	93	0	0	47	0	0	95	0	0	96
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.03	0.54	81	1.72	0.63	87	1.32	0.46	87	2.22	0.85	88	1.17	0.73	84

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	4,867,971	5,361,394	5,361,394	2,741,938	2,629,361
Gross losses .....	445,767	671,057	1,101,238	1,192,147	974,358
Write-downs, transfers to loans held-for-sale .....	6,578	21,467	25,060	44,625	15,323
Recoveries .....	225,731	219,636	444,574	359,806	332,375
Net losses .....	220,036	451,421	656,664	832,341	641,983
Provision for loan and lease losses .....	-182,861	-296,032	-887,011	2,985,217	739,915
Adjustments .....	-2,631	1,115,873	1,050,252	466,580	14,645
Ending balance .....	4,462,443	5,729,814	4,867,971	5,361,394	2,741,938
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	-0.07	0.08	8	-0.12	-0.14	46	-0.17	-0.09	27	0.67	0.51	78	0.19	0.15
Provision for loan and lease losses / Average loans and leases .....	-0.12	0.14	6	-0.24	-0.25	43	-0.33	-0.16	25	1.17	0.82	79	0.31	0.24
Provision for loan and lease losses / Net loan and lease losses .....	-83.11	198.72	20	-65.58	77.32	50	-135.08	-105.48	40	358.65	487.86	55	115.25	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.44	1.17	78	1.94	1.39	84	1.69	1.23	84	2.22	1.58	82	1.14	0.83
Allowance for loan and lease losses / Total loans and leases .....	1.43	1.15	78	1.93	1.37	84	1.67	1.20	85	2.20	1.55	85	1.14	0.81
Allowance for loan and lease losses / Net loans and leases losses (X) .....	10.14	28.67	37	6.35	15.27	27	7.41	21.39	29	6.44	11.58	47	4.27	8.03
Allowance for loan and lease losses / Nonaccrual assets .....	158.17	413.77	16	156.53	318.67	22	145.56	364.13	14	182.41	299.17	29	146.65	218.72
ALLL / 90+ days past due + nonaccrual loans and leases .....	136.88	319.24	21	137.86	260.68	27	123.68	287.08	20	157.30	244.34	32	107.75	151.73
Gross loan and lease losses / Average loans and leases .....	0.30	0.16	81	0.54	0.22	91	0.41	0.19	88	0.47	0.34	75	0.41	0.28
Recoveries / Average loans and leases .....	0.15	0.07	89	0.18	0.08	88	0.16	0.08	88	0.14	0.07	89	0.14	0.08
Net losses / Average loans and leases .....	0.15	0.08	74	0.36	0.13	89	0.24	0.11	86	0.33	0.27	68	0.27	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	92	0.01	0	92	0.01	0	91	0.02	0	94	0.01	0
Recoveries / Prior year-end losses .....	20.50	23.25	50	18.42	16.12	66	37.29	34.67	63	36.93	33.98	63	43.49	36.22
Earnings coverage of net loan and lease losses (X) .....	15.36	-9.51	43	7.12	4.52	27	9.29	39.72	25	7.71	22.91	35	11.25	24.40
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	-0.04	-0.01	12	0	0.03	47	-0.05	0.02	5	-0.03	0.04	6	-0.01	0.01
Real estate loans secured by 1–4 family .....	-0.11	-0.02	6	-0.09	-0.01	6	-0.12	-0.02	2	-0.06	0.01	7	-0.03	0.01
Revolving .....	-0.25	-0.08	14	-0.22	-0.05	13	-0.29	-0.07	14	-0.10	0.01	13	-0.03	0.02
Closed-end .....	-0.06	-0.02	10	-0.05	-0.01	13	-0.07	-0.01	7	-0.05	0	10	-0.02	0
Commercial real estate loans .....	0.06	0	92	0.12	0.05	76	0.06	0.04	72	0.01	0.07	27	0.02	0.01
Construction and land development .....	0.04	-0.02	95	0.64	0	96	0.38	0	94	-0.02	0	24	-0.02	-0.01
1–4 family .....	0.05	0	97	0	0	25	0	0	18	0	0	19	-0.01	0
Other .....	-0.01	-0.01	32	0.64	-0.01	96	0.39	0	96	-0.02	0	21	-0.01	-0.01
Multifamily .....	0	0	11	-0.01	0.01	7	-0.01	0.01	6	-0.03	0	5	0.01	0
Nonfarm nonresidential .....	0.09	0	93	0	0.07	19	-0.01	0.05	11	0.02	0.11	37	0.03	0.02
Owner-occupied .....	0.02	0	93	0.01	0.01	71	0	0.01	63	0.03	0.02	75	-0.01	0.01
Other .....	0.07	0	92	-0.01	0.06	10	-0.01	0.04	9	-0.01	0.08	3	0.04	0.01
Real estate loans secured by farmland .....	-0.05	0	7	-0.04	-0.01	11	-0.38	0	3	0.20	0.02	89	-3.94	0.01
Commercial and industrial loans .....	0.04	0.10	50	0.50	0.20	83	0.27	0.17	73	0.28	0.47	41	0.16	0.37
Loans to individuals .....	1.14	0.65	80	0.96	0.78	69	1.04	0.71	72	1.69	1.13	76	1.40	1.17
Credit card loans .....	3.17	1.99	81	3.46	2.18	78	3.22	1.84	83	4.18	2.92	76	3.27	3.11
Agricultural loans .....	-0.81	0.01	2	-0.41	0.03	4	0.14	0.02	85	-0.24	0.19	2	0.36	0.08
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.24	0.14	79	0.12	0.08	71	0.24	0.10	81	0.36	0.15	81	0.19	0.15

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		1,068,054		770,613		1,380,717		862,221		1,057,254
90+ days past due loans and leases .....		481,348		531,031		624,853		513,339		737,725
Nonaccrual loans and leases .....		2,778,719		3,625,285		3,311,104		2,895,092		1,807,034
Total past due and nonaccrual loans and leases .....		4,328,121		4,926,929		5,316,674		4,270,652		3,602,013
Restructured 30–89 days past due .....		13,602		12,210		14,042		20,286		32,160
Restructured 90+ days past due .....		6,965		4,073		4,396		6,907		7,194
Restructured nonaccrual .....		714,252		762,303		987,988		901,942		843,032
Total restructured loans and leases .....		734,819		778,586		1,006,426		929,135		882,386
30–89 days past due loans held for sale .....		27,383		8,267		14,238		7,994		1,563
90+ days past due loans held for sale .....		11,276		4,385		5,634		4,432		2,715
Nonaccrual loans held for sale .....		63,415		114,910		86,843		59,669		14,131
Total past due and nonaccrual loans held for sale .....		102,074		127,562		106,715		72,095		18,409
Restructured loans and leases in compliance .....		648,894		709,507		584,813		714,651		780,190
Other real estate owned .....		22,059		27,296		20,532		41,255		103,440
<b>Other Assets</b>										
30–89 days past due .....		704		18		78		40		6
90+ days past due .....		0		1		0		3		6
Nonaccrual .....		42,575		35,151		33,254		44,096		62,665
Total other assets past due and nonaccrual .....		43,279		35,170		33,332		44,139		62,677
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.34	0.32	64	0.26	0.27	62	0.48	0.32	75	0.35
90+ days past due loans and leases .....	0.15	0.09	79	0.18	0.10	81	0.21	0.10	81	0.21
Nonaccrual loans and leases .....	0.89	0.38	91	1.22	0.58	90	1.14	0.46	91	1.19
90+ days past due and nonaccrual loans and leases .....	1.04	0.53	88	1.40	0.73	87	1.35	0.62	90	1.40
30–89 days past due restructured .....	0	0.01	65	0	0.01	63	0	0.01	61	0.01
90+ days past due restructured .....	0	0	77	0	0	75	0	0	73	0
Nonaccrual restructured .....	0.23	0.09	87	0.26	0.12	81	0.34	0.10	92	0.37
30–89 days past due loans held for sale .....	0.01	0	89	0	0	86	0	0	86	0
90+ days past due loans held for sale .....	0	0	88	0	0	88	0	0	86	0
Nonaccrual loans held for sale .....	0.02	0	90	0.04	0	92	0.03	0	93	0.02
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.34	0.32	64	0.26	0.27	62	0.48	0.32	75	0.35
90+ days past due assets .....	0.15	0.10	78	0.18	0.10	81	0.21	0.10	81	0.21
Nonaccrual assets .....	0.90	0.39	91	1.23	0.59	89	1.15	0.47	91	1.21
30+ days past due and nonaccrual assets .....	1.40	0.88	82	1.67	1.04	82	1.84	0.97	87	1.77
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.61	0.32	84	0.76	0.43	87	0.71	0.36	87	0.74
90+ days past due and nonaccrual assets + other real estate owned .....	0.61	0.34	84	0.76	0.46	87	0.72	0.37	87	0.75
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.64	0.38	79	0.79	0.52	81	0.71	0.41	82	0.79
Allowance for loan and lease losses .....	77.77	57.44	75	76.41	67.93	66	80.83	62.64	75	68.61
Equity capital + allowance for loan and lease losses .....	6.66	3.52	84	7.25	4.43	84	6.50	3.60	87	6.20
Tier 1 capital + allowance for loan and lease losses .....	6.94	3.97	82	8.98	5.28	87	7.88	4.30	86	7.57
Loans and leases + other real estate owned .....	1.11	0.63	84	1.47	0.88	85	1.35	0.71	87	1.51

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.47	0.26	81	0.36	0.24	75	0.64	0.26	90	0.42	0.39	64	0.53	0.38	76
	90+ days past due .....		0.19	0.11	82	0.30	0.12	87	0.30	0.12	83	0.39	0.16	84	0.56	0.16	86
	Nonaccrual.....		1.76	0.45	95	2.36	0.65	93	2.26	0.52	96	2.54	0.76	94	1.53	0.46	94
Commercial and industrial	30–89 days past due .....		0.15	0.28	43	0.05	0.17	23	0.19	0.24	54	0.11	0.23	37	0.13	0.31	29
	90+ days past due .....		0.11	0.03	84	0.03	0.02	77	0.10	0.04	86	0.03	0.03	65	0.09	0.05	74
	Nonaccrual.....		0.40	0.46	54	0.61	0.64	57	0.50	0.57	54	0.47	0.75	39	0.37	0.83	29
Individuals	30–89 days past due .....		1.10	0.70	78	0.89	0.55	80	1.33	0.63	83	1.27	0.83	79	1.37	0.83	79
	90+ days past due .....		0.45	0.07	92	0.45	0.07	92	0.52	0.09	90	0.59	0.14	89	0.59	0.17	85
	Nonaccrual.....		0.74	0.18	89	0.61	0.18	90	0.63	0.17	90	0.67	0.28	84	0.45	0.17	84
Depository institution loans	30–89 days past due .....		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due .....		0.38	0.10	87	1.03	0.16	91	0.22	0.07	81	0.78	0.17	90	1.52	0.24	91
	90+ days past due .....		0.01	0	92	0	0	44	0.01	0	92	0	0	44	0	0	42
	Nonaccrual.....		2.09	0.36	91	3.38	0.69	90	2.42	0.70	87	4.17	0.49	92	4.27	0.67	92
Foreign governments	30–89 days past due .....			0			0.01			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0.07	0.11	66	0.06	0.11	61	0.14	0.12	73	0.16	0.18	62	0.20	0.20	61
	90+ days past due .....		0.01	0.01	84	0.01	0.01	83	0.05	0.01	90	0.01	0.01	79	0.01	0.01	80
	Nonaccrual.....		0.14	0.07	81	0.18	0.13	70	0.16	0.09	76	0.32	0.15	76	0.13	0.13	67

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		0.67	0.39	78	0.57	0.35	78	0.82	0.46	82	0.71	0.65	68	0.90	0.67	74
1–4 family	30–89 days past due .....	0.31	0.22	80	0.54	0.27	84	0.51	0.24	83	0.68	0.33	84	0.98	0.31	85
	90+ days past due .....	2.54	0.61	96	3.02	0.82	93	2.95	0.71	94	3.64	0.89	96	2.42	0.73	94
Revolving	30–89 days past due .....	0.18	0.26	38	0.26	0.29	49	0.30	0.28	57	0.33	0.48	42	0.44	0.45	50
	90+ days past due .....	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0.09	0.05	79
	Nonaccrual .....	2.73	1.15	86	3.44	1.05	88	3.09	1.18	86	3.80	1.13	89	3.51	1	88
Closed-end	30–89 days past due .....	0.84	0.42	81	0.67	0.36	80	0.99	0.49	86	0.85	0.65	72	1.09	0.70	78
	90+ days past due .....	0.42	0.25	80	0.71	0.29	86	0.68	0.26	85	0.92	0.38	85	1.34	0.35	87
Junior lien	Nonaccrual .....	2.48	0.60	95	2.89	0.77	94	2.91	0.67	96	3.58	0.87	96	1.97	0.70	90
	30–89 days past due .....	0.01	0.01	80	0.01	0.01	67	0.01	0.01	72	0.02	0.02	70	0.04	0.02	77
	90+ days past due .....	0	0	73	0	0	73	0	0	73	0	0	66	0.01	0	91
	Nonaccrual .....	0.10	0.02	92	0.15	0.04	92	0.12	0.03	92	0.17	0.04	93	0.12	0.04	87
Commercial real estate	30–89 days past due .....	0.15	0.16	61	0.09	0.14	51	0.39	0.15	84	0.04	0.26	26	0.04	0.18	21
	90+ days past due .....	0	0.01	58	0.01	0.01	64	0.01	0.01	79	0	0.02	48	0.01	0.03	54
	Nonaccrual .....	0.58	0.32	81	1.52	0.52	93	1.29	0.38	93	1.07	0.62	77	0.31	0.23	70
Construction and development	30–89 days past due .....	0.45	0.22	81	0.04	0.12	57	1.07	0.17	90	0.01	0.28	29	0.02	0.28	29
	90+ days past due .....	0	0.01	79	0	0.01	79	0.04	0.01	88	0	0.01	73	0.02	0.02	72
1–4 family	Nonaccrual .....	0.15	0.16	66	0.42	0.36	74	0.44	0.20	81	0.24	0.41	63	0.22	0.20	73
	30–89 days past due .....	0.04	0.02	76	0.01	0.02	71	0.01	0.02	67	0	0.03	28	0	0.06	25
	90+ days past due .....	0	0	47	0	0	89	0	0	44	0	0	42	0.01	0	86
Other	Nonaccrual .....	0.02	0.01	75	0.01	0.02	70	0.04	0.01	81	0.01	0.03	60	0.02	0.02	67
	30–89 days past due .....	0.41	0.17	82	0.03	0.07	63	1.06	0.13	91	0.01	0.22	36	0.02	0.20	39
	90+ days past due .....	0	0.01	82	0	0	82	0.04	0	94	0	0	83	0.01	0.01	75
	Nonaccrual .....	0.13	0.13	71	0.41	0.29	76	0.40	0.16	84	0.24	0.35	65	0.20	0.17	74
Multifamily	30–89 days past due .....	0.15	0.04	86	0.02	0.06	65	0.04	0.07	67	0.04	0.09	55	0.02	0.08	49
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	85
	Nonaccrual .....	0.11	0.07	77	0.87	0.14	90	0.59	0.17	83	0.80	0.11	92	0.29	0.05	93
Nonfarm non-residential	30–89 days past due .....	0.08	0.13	45	0.12	0.14	60	0.29	0.13	82	0.05	0.23	32	0.05	0.14	25
	90+ days past due .....	0	0.01	32	0.01	0.01	72	0.01	0.01	81	0	0.02	26	0.01	0.03	52
Owner Occupied	Nonaccrual .....	0.84	0.39	86	2.02	0.66	92	1.71	0.45	95	1.40	0.80	77	0.34	0.28	67
	30–89 days past due .....	0.06	0.04	65	0.03	0.04	50	0.18	0.04	91	0.04	0.07	48	0.03	0.07	37
	90+ days past due .....	0	0	34	0.01	0	83	0.01	0	88	0	0	33	0	0.01	52
Other	Nonaccrual .....	0.34	0.14	85	0.54	0.25	86	0.62	0.17	92	0.48	0.27	77	0.24	0.16	67
	30–89 days past due .....	0.02	0.08	50	0.09	0.09	69	0.11	0.08	81	0.02	0.14	36	0.01	0.07	30
	90+ days past due .....	0	0	37	0	0.01	75	0	0	37	0	0.01	33	0.01	0.01	68
	Nonaccrual .....	0.49	0.21	82	1.47	0.40	92	1.09	0.23	93	0.92	0.44	80	0.10	0.10	59
Farmland	30–89 days past due .....	0.01	0.11	60	0.02	0.11	63	0	0.10	31	0.26	0.11	83	0.21	0.23	62
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	1.35	0.63	81	11.87	1.10	96	11.86	0.69	97	19.61	1.13	98	9.80	0.84	97
Credit card	30–89 days past due .....	1.15	1.02	72	0.99	0.63	79	1.64	0.81	90	1.27	0.95	75	1.40	1.19	64
	90+ days past due .....	0.95	0.44	82	1.03	0.39	89	1.09	0.45	90	1.11	0.63	76	1.06	0.78	60
	Nonaccrual .....	0	0.11	70	0	0.08	74	0	0.10	72	0	0.05	75	0	0.11	70

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	-1,834,210	982,309	49,470	874,547	2,306,712										
Retained earnings .....	52,564,307	49,792,670	51,192,522	48,083,249	42,214,831										
Accumulated other comprehensive income (AOCI) .....	-8,358,371	1,463,019	408,521	2,770,180	799,339										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	42,371,726	52,237,998	51,650,513	51,727,976	45,320,882										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	11,099,756	11,236,007	11,144,136	9,198,422	9,252,191										
Accumulated other comprehensive income-related adjustments .....	-8,320,347	1,465,406	414,040	2,776,574	281,588										
Other deductions from common equity tier 1 capital .....	55,363	19,230	26,412	17,892	33,355										
Subtotal: .....	39,536,954	39,517,355	40,065,925	39,735,088	35,753,748										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	3,275,314										
Common equity tier 1 capital .....	39,536,954	39,517,355	40,065,925	39,735,088	32,478,434										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	6,003,710	3,519,570	5,009,512	3,517,244	3,992,804										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	6,003,710	3,519,570	5,009,512	3,517,244	3,992,804										
Less: Additional tier 1 capital deductions .....	100	100	100	100	165,585										
Additional tier 1 capital .....	6,003,610	3,519,470	5,009,412	3,517,144	3,827,219										
<b>Tier 1 Capital</b> .....	45,540,564	43,036,825	45,075,337	43,252,232	36,305,653										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	3,792,589	3,877,567	3,416,924	3,647,787	4,396,927										
Non-qualifying capital instruments .....	0	19,948	19,951	39,888	59,809										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	4,070,463	4,411,030	3,938,824	4,060,887	3,059,547										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	7,863,052	8,308,545	7,375,699	7,748,562	7,516,283										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	100	100	100	100	490,616										
Tier 2 capital .....	7,862,952	8,308,445	7,375,599	7,748,462	7,025,667										
Exited advanced approach tier 2 capital .....															
Total capital .....	53,403,516	51,345,270	52,450,936	51,000,694	43,331,320										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	551,278,130	503,910,149	559,724,544	463,068,443	410,140,557										
Less: Deductions from common equity tier 1 capital .....	11,108,281	11,237,107	11,151,221	9,199,522	12,694,090										
Less: Other deductions .....	173,716	-364,186	119,844	-351,268	0										
Total assets for leverage ratio .....	539,996,133	493,037,228	548,453,479	454,220,189	397,446,467										
Total risk-weighted assets .....	413,431,922	389,429,526	388,769,445	326,772,098	340,799,404										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.56	11.85	13	10.15	12.66	12	10.31	12.37	23	12.16	12.35	53	9.53	12.11	11
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.02	12.53	27	11.05	13.44	10	11.59	13.11	25	13.24	13.08	58	10.65	12.78	15
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	12.92	14.37	26	13.18	15.42	12	13.49	14.91	26	15.61	15.23	65	12.71	14.36	21
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.43	9.08	29	8.73	9.11	41	8.22	8.98	29	9.52	9.13	67	9.13	9.76	38
Supplementary leverage ratio, advanced approaches HCs .....	7.15	6.62	66	7.34	6.95	62	6.95	6.71	59	9.89	8.72	78	7.59	7.41	61

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		64,197			71,381			76,024			74,166			109,715		-10.06	-63.85
Total property and casualty assets .....		64,079			70,713			75,303			70,522			105,101		-9.38	-62.94
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		118			668			721			3,644			4,614		-82.34	-97.48
Reinsurance recoverables (L/H) .....		0			0			0			0			0			
Separate account assets (L/H) .....																	
Total insurance underwriting equity .....		43,763			42,689			45,139			41,124			36,830		2.52	-59.07
Total property and casualty equity .....		43,763			49,020			51,752			45,019			38,529		-10.72	-59.70
Total life and health equity .....		0			-6,331			-6,613			-3,895			-1,699			
Total insurance underwriting net income .....		778			2,047			5,478			3,720			4,075		-61.99	-56.99
Total property and casualty .....		778			1,629			5,064			4,810			4,150		-52.24	-56.68
Total life and health .....		0			418			414			-1,090			-75		-100.00	-100.00
Claims and claims adjusted expense reserves (P/C) .....		18,712			20,033			17,391			19,404			60,912		-6.59	-69.63
Unearned premiums (P/C) .....		1,682			1,402			5,000			4,723			4,867		19.97	45.38
Policyholder benefit and contractholder funds (L/H) .....		29			65			54			683			1,705		-55.38	-99.19
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		8,436			7,138			16,665			14,692			26,970		18.18	-37.57
Other insurance activities income .....		4,560			3,525			9,140			6,547			16,710		29.36	-28.82
Insurance and reinsurance underwriting income .....		3,876			3,613			7,525			8,145			10,260		7.28	-45.46
Premiums .....		3,876			3,613			7,525			8,145			10,260		7.28	-45.45
Credit related insurance underwriting .....		0			0			0			714			1,328			-100.00
Other insurance underwriting .....		3,876			3,613			7,525			7,431			8,932		7.28	-31.96
Insurance benefits, losses, expenses .....		3,411			1,414			1,398			4,733			8,591		141.23	-41.21
Net assets of insurance underwriting subsidiaries .....		61,777			62,614			66,663			60,013			98,830		-1.34	-63.63
Life insurance assets .....		10,983,488			9,881,766			10,906,525			9,062,733			8,926,311		11.15	29.06

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0.01	0	86	0.01	0	87	0.01	0	87	0.02	0	87	0.03	0.01	88			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	99.82	51.63	55	99.06	52.30	52	99.05	53.11	52	95.09	53.67	50	95.79	51.47	53			
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	0.18	48.37	44	0.94	47.70	48	0.95	46.89	48	4.91	46.33	50	4.21	48.53	46			
Separate account assets (L/H) / Total life assets .....	0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42			
Insurance activities revenue / Adjusted operating income .....	0.09	0.36	57	0.08	0.37	51	0.09	0.36	53	0.09	0.41	52	0.15	0.47	58			
Premium income / Insurance activities revenue .....	45.95	3.08	92	50.62	3.14	92	45.15	2.76	92	55.44	2.84	93	38.04	7.32	87			
Credit related premium income / Total premium income .....	0	34.56	33	0	30.92	35	0	32.99	34	8.77	38.23	59	12.94	34.91	62			
Other premium income / Total premium income .....	100	65.44	66	100	69.08	65	100	67.01	65	91.23	61.77	40	87.06	65.09	37			
Insurance underwriting net income / Consolidated net income .....	0.03	0.02	88	0.07	0.02	90	0.10	0.02	90	0.05	0.03	88	0.08	0.08	83			
Insurance net income (P/C) / Equity (P/C) .....	3.56	18.14	57	6.65	21.10	52	9.79	23.22	52	10.68	15.59	63	10.77	19.86	52			
Insurance net income (L/H) / Equity (L/H) .....		163.24			5.07			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums .....	88	3,806.36	55	39.14	-395.05	35	18.58	927.51	15	58.11	447.82	40	83.73	233.61	51			
Reinsurance recovery (P/C) / Total assets (P/C) .....	0	0.07	47	0	0.07	47	0	0.07	47	0	0.07	47	0	0.15	42			
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45			
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0.01	0	92	0.01	0	91	0.01	0	93	0.01	0	91	0.02	0	92			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	21.97	12.13	89	20.26	11.54	86	21.84	12	88	18.64	11.03	83	22.86	11.51	90			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		2,364,382			1,812,203			2,031,177			2,174,193			2,416,870				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.44	0.53	87	0.33	0.47	87	0.36	0.46	87	0.47	0.75	86	0.59	1.39	82			

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Foreign Activities</b>															
Total foreign loans and leases .....	10,976,660		10,447,469		11,207,237		8,663,012		7,900,004						
Real estate loans.....	984,837		1,065,311		948,097		74,336		16,383						
Commercial and industrial loans .....	8,749,439		8,214,880		9,055,217		7,401,836		6,735,889						
Loans to depository institutions and other banks acceptances .....	39,965		9,907		30,119		15,610		1,613						
Loans to foreign governments and institutions .....	0		0		0		0		0						
Loans to individuals .....	0		0		0		0		0						
Agricultural loans.....	0		0		0		0		0						
Other foreign loans.....	248,564		225,923		253,022		220,034		215,627						
Lease financing receivables.....	953,855		931,448		920,782		951,196		930,492						
Debt securities .....	328,481		585,914		355,571		557,789		580,393						
Interest-bearing bank balances .....	325,600		491,855		355,140		409,387		373,221						
Total selected foreign assets .....	11,630,741		11,525,238		11,917,948		9,630,188		8,853,618						
Total foreign deposits .....	335,237		6,912,330		6,310,103		8,702,762		6,544,327						
Interest-bearing deposits .....	73,958		6,693,515		6,049,162		8,501,084		6,388,834						
Non-interest-bearing deposits.....	261,279		218,815		260,941		201,678		155,493						
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	1.10	0.77	71	1.13	0.64	75	1.17	0.66	75	1.53	0.87	72	2.17	1.25	70
Cost: Interest-bearing deposits.....	0.03	0.25	25	0.03	0.12	40	0.03	0.14	29	0.26	0.42	32	1.65	1.19	76
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans .....	0.10	0.61	40	0.16	1.03	50	0.07	0.79	35	0	0.64	5	0.12	0.29	35
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	5.07	11.61	56	26.83	-1.19	80	29.37	6.83	83	9.66	-2.40	76	29.16	22.48	78
Total selected assets.....	0.92	18.50	58	25.61	3.19	73	23.76	9.48	76	8.77	2.04	65	20.06	12.40	79
Deposits .....	-95.15	-4.80	6	-18.14	9.07	24	-27.49	0.73	10	32.98	3.46	86	61.24	10.36	90

## Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		7,821,717	9,502,712	8,584,367	10,207,995	12,438,197	-17.69	-49.36
1–4 family residential loans .....		6,371,937	7,936,101	7,109,237	8,572,416	10,463,095	-19.71	-51.61
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		1,449,780	1,566,611	1,475,130	1,635,579	1,975,102	-7.46	-36.37
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		1.45	1.71	1.54	2.19	3.03		
1–4 family residential loans .....		1.18	1.43	1.28	1.84	2.55		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0.27	0.28	0.26	0.35	0.48		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		17.99	18.24	18.64	17.17	17.47		
Home equity lines .....		5.49	4.92	5.27	4.94	5.50		
Credit card receivables.....		1.81	1.86	1.94	2.14	2.50		
Auto loans and other consumer loans.....		7.12	8.43	8.11	8.35	9.63		
Commercial and industrial loans .....		38.78	35.39	35.57	37.63	36.81		
All other loans and leases.....		28.81	31.16	30.47	29.77	28.10		

## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0		0
1–4 family residential loans.....		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....		0	0	0	0	0		0
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		0
Seller's interest carried as securities and loans .....		0	0	0	0	0		0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure .....		12.05	12.20	11.90	11.98	13.30		
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		236,235	243,057	240,875	280,213	544,395	-2.81	-58.38
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		236,235	243,057	240,875	280,213	544,395	-2.81	-58.38
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		33,109	43,297	29,563	27,622	52,105	-23.53	-25.36
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets .....		33,109	43,297	29,563	27,622	52,105	-23.53	-25.36
Total past due securitized assets.....		269,344	286,354	270,438	307,835	596,500	-5.94	-55.99
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans .....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

## Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	3.71	3.06	3.39	3.27	5.20
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total 30–89 days past due securitized assets .....	3.02	2.56	2.81	2.75	4.38
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.52	0.55	0.42	0.32	0.50
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0.42	0.46	0.34	0.27	0.42
Total past due securitized assets percent of securitized assets .....	3.44	3.01	3.15	3.02	4.80
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....	0	0	0	0	0
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.16	1.01	1.30	1.32	2.06
Home equity lines .....	0.18	0.26	0.30	0.33	0.44
Credit card receivables .....	1.15	0.99	1.64	1.27	1.40
Commercial and industrial loans .....	0.15	0.05	0.19	0.11	0.13
All other loans and leases .....	0.31	0.25	0.48	0.36	0.44
Total managed loans past due 30–89 days .....	0.41	0.33	0.54	0.45	0.63
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.43	0.69	0.65	0.81	1.14
Home equity lines .....	0	0	0	0	0.09
Credit card receivables .....	0.95	1.03	1.09	1.11	1.06
Commercial and industrial loans .....	0.11	0.03	0.10	0.03	0.09
All other loans and leases .....	0.07	0.08	0.11	0.11	0.13
Total managed loans past due 90+ days .....	0.16	0.19	0.22	0.21	0.31
<b>Total Past Due Managed Assets .....</b>	<b>0.57</b>	<b>0.52</b>	<b>0.76</b>	<b>0.66</b>	<b>0.94</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.05	-0.05	-0.06	-0.04	-0.02
Home equity lines .....	-0.25	-0.22	-0.29	-0.10	-0.03
Credit card receivables .....	3.17	3.46	3.22	4.18	3.27
Commercial and industrial loans .....	0.04	0.50	0.27	0.28	0.16
All other loans and leases .....	0.25	0.18	0.23	0.38	0.31
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.14</b>	<b>0.29</b>	<b>0.22</b>	<b>0.33</b>	<b>0.25</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
<b>Operating Income</b>								
Income from bank subsidiaries .....		93,636	79,296	135,228	155,769	273,179	18.08	-23.92
Dividends .....		0	0	0	0	0		-100.00
Interest .....		10,839	867	2,718	21,840	135,508	1150.17	-68.00
Management and service fees .....		82,797	78,429	132,510	133,929	137,671	5.57	15.67
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		75,811	227,786	440,816	321,798	209,045	-66.72	-50.23
Dividends .....		65,028	218,629	423,651	300,100	170,193	-70.26	-52.90
Interest .....		6,063	6,474	12,644	15,642	33,523	-6.35	-49.15
Management and service fees .....		4,720	2,683	4,521	6,056	5,329	75.92	100.17
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		2,225,000	1,580,124	3,980,124	13,827,278	4,030,000	40.81	35.67
Dividends .....		2,225,000	1,580,000	3,980,000	13,827,000	4,030,000	40.82	35.67
Interest .....		0	124	124	278	0	-100.00	
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		2,394,447	1,887,206	4,556,168	14,304,845	4,512,224	26.88	25.01
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		-38,927	29,755	40,527	36,988	48,140		
Total operating income .....		2,355,520	1,916,961	4,596,695	14,341,833	4,560,364	22.88	21.75
<b>Operating Expenses</b>								
Personnel expenses .....		64,834	61,766	132,269	144,026	136,994	4.97	5.34
Interest expense .....		77,833	61,210	125,278	172,113	312,133	27.16	-21.09
Other expenses .....		65,516	137,069	252,986	93,263	165,497	-52.20	-26.07
Provision for loan and lease losses .....		4	-4	-10	-6	0		
Total operating expenses .....		208,187	260,041	510,523	409,396	614,624	-19.94	-16.32
Income (loss) before taxes .....		2,147,333	1,656,920	4,086,172	13,932,437	3,945,740	29.60	27.36
Applicable income taxes (credit) .....		32,389	-39,982	40,842	-29,439	-59,881		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		2,114,944	1,696,902	4,045,330	13,961,876	4,005,621	24.64	20.96
Equity in undistributed income of subsidiaries .....		773,938	1,210,119	1,627,884	-6,443,989	1,363,245	-36.04	95.93
Bank subsidiaries .....		0	0	0	0	0		
Nonbank subsidiaries .....		265,486	210,770	543,140	-86,290	164,304	25.96	165.25
Subsidiary holding companies .....		508,452	999,349	1,084,744	-6,357,699	1,198,941	-49.12	72.40
Net income (loss) .....		2,888,882	2,907,021	5,673,214	7,517,887	5,368,866	-0.62	34.77
<b>Memoranda</b>								
Bank net income .....		0	0	0	0	0		-100.00
Nonbank net income .....		330,514	429,399	966,791	213,810	334,497	-23.03	38.79
Subsidiary holding companies' net income .....		2,733,452	2,579,349	5,064,744	7,469,301	5,228,941	5.97	41.27

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		3,656,625	6.16	1,152,631	1.71	4,143,170	6.09	154,188	134,912	217.24	573.81
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		3,483,250	5.87	1,000,000	1.49	4,000,000	5.88	0	0	248.32	596.65
Other receivables .....		173,375	0.29	152,631	0.23	143,170	0.21	154,188	134,912	13.59	306.26
Investment in nonbank subsidiaries .....		4,058,116	6.83	3,414,120	5.07	3,882,953	5.71	2,988,904	2,796,920	18.86	20.76
Common and preferred stock .....		2,963,886	4.99	2,343,719	3.48	2,698,692	3.97	1,984,023	2,053,826	26.46	14.13
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		1,085,881	1.83	1,066,881	1.59	1,178,881	1.73	1,001,881	730,381	1.78	49.90
Other receivables .....		8,349	0.01	3,520	0.01	5,380	0.01	3,000	12,713	137.19	-78.59
Investment in subsidiary holding companies .....		44,332,350	74.65	56,564,709	84.05	52,590,088	77.33	46,011,327	48,653,794	-21.63	3.81
Common and preferred stock .....		44,332,350	74.65	56,564,709	84.05	52,590,088	77.33	45,991,815	48,653,794	-21.63	3.81
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	19,500	0	0	
Other receivables .....		0	0	0	0	0	0	12	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		5,441,235	9.16	4,240,432	6.30	5,542,149	8.15	15,056,760	7,205,865	28.32	-9.84
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		85,975	0.14	87,230	0.13	81,092	0.12	85,345	81,468	-1.44	20.68
Intangible assets .....		68,979	0.12	72,977	0.11	70,393	0.10	0	0	-5.48	
Other assets .....		1,743,731	2.94	1,765,477	2.62	1,700,387	2.50	1,691,816	1,282,741	-1.23	58.98
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		59,387,011	100.00	67,297,576	100.00	68,010,232	100.00	65,988,340	60,155,700	-11.75	10.36
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		501,566	0.84	1,510,537	2.24	1,001,193	1.47	507,660	1,755,796	-66.80	
Borrowings with maturity over 1 year .....		8,156,222	13.73	8,820,232	13.11	9,367,597	13.77	9,065,917	7,099,218	-7.53	54.94
Subordinated notes and debentures .....		1,586,894	2.67	791,767	1.18	776,643	1.14	804,998	781,066	100.42	9.91
Other liabilities .....		1,271,162	2.14	762,288	1.13	610,050	0.90	605,826	670,529	66.76	123.10
Balance due to subsidiaries and related institutions .....		219,421	0.37	785,274	1.17	559,643	0.82	994,280	535,405	-72.06	-51.15
Total liabilities .....		11,735,265	19.76	12,670,098	18.83	12,315,126	18.11	11,978,681	10,842,014	-7.38	51.88
Equity Capital .....		47,651,746	80.24	54,627,478	81.17	55,695,106	81.89	54,009,659	49,313,686	-12.77	3.40
Perpetual preferred stock (income surplus) .....		6,003,710	10.11	3,519,570	5.23	5,009,512	7.37	3,517,244	3,992,804	70.58	50.78
Common stock .....		2,713,844	4.57	2,712,993	4.03	2,713,349	3.99	2,712,657	2,711,653	0.03	0.15
Common surplus .....		12,527,982	21.10	12,409,247	18.44	12,447,920	18.30	12,366,656	12,376,509	0.96	1.49
Retained earnings .....		51,840,617	87.29	48,662,580	72.31	50,227,603	73.85	46,847,687	42,214,831	6.53	56.46
Accumulated other comprehensive income .....		-8,358,371	-14.07	1,463,019	2.17	408,521	0.60	2,770,180	799,339		
Other equity capital components .....		-17,076,036	-28.75	-14,139,931	-21.01	-15,111,799	-22.22	-14,204,765	-12,781,450		
Total liabilities and equity capital .....		59,387,011	100.00	67,297,576	100.00	68,010,232	100.00	65,988,340	60,155,700	-11.75	10.36
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	529,850	0.79	343,300	0.50	780,200	307,300	-100.00	-100.00
Loans and advances from nonbank subsidiaries .....		198,516	0.33	199,516	0.30	198,710	0.29	198,753	199,457	-0.50	-2.18
Notes payable to subsidiaries that issued TPS .....		205,737	0.35	205,662	0.31	205,699	0.30	205,624	205,549	0.04	0.18
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		20,904	0.04	585,637	0.87	360,802	0.53	780,200	314,200	-96.43	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	11.56	10.52	61	10.85	12.64	39	10.43	11.94	43	14.54	7.29	93	11.05	9.68	69
Bank net income / Average equity investment in banks .....		11.07			12.37			11.80			7.45				10.51
Nonbank net income / Average equity investment in nonbanks .....	23.49	10.05	79	40.15	13.40	88	41.17	13.12	89	10.49	9.75	63	16.81	7.89	77
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.42	9.42	73	10.46	11.92	40	9.85	10.11	50	15.86	7.01	83	10.99	8.55	60
Bank net income / Parent net income .....	0	98.83	4	0	96.24	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income .....	11.44	2.55	89	14.77	3.10	86	17.04	3.40	87	2.84	3.59	67	6.23	5.93	75
Subsidiary holding companies' net income / Parent net income .....	94.62	80.71	61	88.73	67.52	55	89.27	65.35	50	99.35	68.34	65	97.39	74	57
<b>Leverage</b>															
Total liabilities / Equity capital .....	24.63	17.48	77	23.19	16.87	78	22.11	16.81	74	22.18	20.06	71	21.99	20.43	69
Total debt / Equity capital .....	21.50	12.15	78	20.36	11.60	79	20.01	11.71	77	19.22	14.41	75	19.54	14.31	73
Total debt + notes payable to subs that issued TPS / Equity capital .....	21.93	14.28	78	20.74	13.82	78	20.38	13.63	76	19.60	16.67	72	19.96	16.36	72
Total debt + Loans guaranteed for affiliate / Equity capital .....	21.50	12.21	78	20.36	11.69	79	20.01	11.77	77	19.22	14.68	75	19.54	14.56	73
Total debt / Equity capital – excess over fair value .....	21.50	12.27	78	20.36	11.71	79	20.01	11.81	77	19.22	14.52	75	19.54	14.51	73
Long-term debt / Equity capital .....	20.45	11.61	78	17.60	11.05	78	18.21	10.95	78	18.28	13.56	75	15.98	13.04	70
Short-term debt / Equity capital .....	1.05	0.43	83	2.77	0.48	88	1.80	0.57	83	0.94	0.77	79	3.56	1.02	81
Current portion of long-term debt / Equity capital .....	0.04	0.07	87	1.07	0.06	92	0.65	0.06	92	1.44	0.06	93	0.64	0.05	92
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	29.99	39.62	40	33.45	39.10	41	40.65	39.86	45	34.14	34.67	49	22.59	28.44	48
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	99.25	103.92	27	107.84	103.07	76	99.27	103.22	29	88.83	102.81	3	102.83	103.22	53
Total investment in subs / Equity capital .....	109.22	109.01	68	111.91	108.26	78	108.84	108.40	70	91.01	110.16	2	104.61	111.07	44
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.06	0.41	28	0.74	0.25	81	-0.07	0.29	28	-0.80	0.47	7	0.26	0.36	50
Equity investment in subs – equity cap / Net income-div (X) .....		1.23		1.18	0.83	76		1.05			1.82		0.43	1.22	28
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	160.25	126.15	70	148.97	138.64	61	165.12	152.85	62	551.05	136.59	98	171.47	177.68	55
Cash from ops + noncash items + op expense / Op expense + dividend .....	160.54	116.54	68	147.43	130.64	62	156.27	154.48	58	558.09	147.24	98	179.58	190.27	52
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	97.99	92.87	49	-695.70	103.17	1	-186.43	98.54	2	281.02	134.08	88	160.79	116.34	83
Pretax operating income + interest expense / Interest expense .....	2,858.90	1,457.38	83	2,806.94	1,479.01	82	3,361.68	1,835.33	83	8,194.94	2,016.32	90	1,364.12	1,968.54	54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	2,825.35	1,417.74	82	2,805.88	1,667.11	81	3,322.02	1,770.77	82	8,040.93	1,539.23	92	1,338.62	1,632.83	55
Dividends + interest from subsidiaries / Interest expense + dividends .....	170.74	140.52	68	156.91	153.06	60	183.07	174.12	60	595.01	150.43	96	178.82	210.80	47
Fees + other income from subsidiaries / Salary + other expenses .....	67.14	10.93	90	40.79	12.78	81	35.57	11.92	80	58.99	13.95	87	47.27	16.52	78
Net income / Current part of long-term debt + preferred dividends (X) .....	21.06	28.68	56	4.21	41.77	12	9.56	47.61	18	7.45	35.64	20	9.76	57.11	21
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	8.50	3.32	81	3.97	3.64	58	7.01	3.44	75	22.46	3.85	96	8.78	2.64	83
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual .....		0.76			0.96			0.92			1.03			0.54	
Total .....		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	1.38	1.69	80	1.05	1.79	81	1.09	1.76	80	1.16	2.66	78	1.38	5.62	73
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0.01	0.05	83	0.01	0.07	83	0.01	0.06	83	0.01	0.08	80	0.03	0.19	77

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	60.20	82.17	41	64.22	78.46	46	56.58	66.37	45	15.82	81.10	7	53.21	57.84	54
Dividends declared / Net income .....	44.08	34	71	37.49	25.30	78	40.34	28.27	74	29.38	42.29	36	39.70	33.08	61
Net income – dividends / Average equity.....	6.46	7.04	52	6.78	9.64	30	6.22	8.62	32	10.27	4.14	90	6.66	6.46	53
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	128.25	10	0	139.49	9	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries .....	5.11	2.20	83	20.06	3.97	86	18.51	4.90	86	13.59	3.41	86	7.99	7.53	76
Dividends from subsidiary holding companies.....	174.75	2.84	95	144.98	6.36	93	173.90	5.91	93	626.08	4.85	98	189.09	21.40	89
Dividends from all subsidiaries .....	179.85	168.66	66	165.04	193.08	58	192.41	203.53	60	639.67	174.85	95	197.07	260.40	43
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....		43.08			36.56			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.13			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries .....		0.85			0.90			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries .....		46.71			38.35			51.33			62.88			69.36	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	19.67	45.98	50	50.92	54.17	55	43.82	62.63	45	140.36	56.39	86	50.88	82.95	48
Interest income from nonbank subsidiaries.....	1.83	2.85	75	1.51	2.35	74	1.31	2.44	71	7.32	7.38	77	10.02	20.25	67
Management and service fees from nonbank subsidiaries .....	1.43	0.54	87	0.62	0.63	83	0.47	0.37	85	2.83	0.86	86	1.59	1.92	82
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	22.94	54.49	48	53.05	76.16	51	45.60	87.22	39	150.51	79.84	80	62.50	150.41	33
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	81.40	87.73	66	61.26	31	70	78.58	38.10	75	185.12	43.51	90	77.07	61.23	46
Interest income from subsidiary holding companies .....	0	13.26	27	0	5.39	45	0	5.26	45	0	8.40	47	0	6.54	25
Management and service fees from subsidiary holding companies .....	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies .....	81.40	98.24	55	61.26	39.64	60	78.58	58.37	55	185.12	55.20	90	77.07	76.49	42
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	65.33	11	0	67.82	10	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0.46	0.78	79	0.05	0.39	62	0.06	0.23	64	0.15	0.63	62	2.97	0.80	85
Management and service fees from bank subsidiaries .....	3.52	1.33	85	4.09	2.08	80	2.88	1.44	82	0.93	1.87	76	3.02	1.81	79
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	3.98	75.26	12	4.14	81.78	11	2.94	83.13	9	1.09	82.20	8	5.99	78.80	13
Dividends from nonbank subsidiaries .....	2.76	3.28	76	11.40	2.67	88	9.22	3.07	84	2.09	1.95	72	3.73	2.65	81
Interest income from nonbank subsidiaries.....	0.26	0.24	84	0.34	0.35	84	0.28	0.18	84	0.11	0.73	76	0.74	1.19	81
Management and service fees from nonbank subsidiaries .....	0.20	0.01	92	0.14	0.02	90	0.10	0.01	91	0.04	0.02	88	0.12	0.06	89
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	3.22	5.58	73	11.88	6.48	82	9.59	4.67	83	2.24	4.70	64	4.58	7.29	74
Dividends from subsidiary holding companies.....	94.46	1.79	97	82.42	2.43	96	86.58	2.10	96	96.41	2.53	98	88.37	4.52	95
Interest income from subsidiary holding companies .....	0	0.01	46	0.01	0.01	91	0	0.01	91	0	0.11	89	0	0.20	44
Management and service fees from subsidiary holding companies .....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies .....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies .....	94.46	3.21	96	82.43	3.96	93	86.59	3.91	95	96.41	4.56	95	88.37	6.08	92
Loans and advances from subsidiaries / Short term debt.....	39.58	189.04	39	48.29	135.34	42	54.14	158.10	46	192.84	135.13	74	28.86	83.37	45
Loans and advances from subsidiaries / Total debt .....	1.94	28.16	30	6.56	28.31	37	4.86	26.38	36	9.43	27.08	45	5.26	28.33	37